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2010



Association Internationale de Droit des Assurances
International Association for Insurance Law
Associazione Internazionale di Diritto delle Assicurazioni
Internationale Vereinigung für Versicherungsrecht
Asociacion Internacional de Derecho de Seguros

XIII CONGRÈS MONDIAL

Sous le Haut Patronage de
Monsieur Nicolas Sarkozy
Président de la République



PARIS
17-20 mai
2010

Programme final
Final programme
Programa final

www.aida-france.org



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Membres du bureau AIDA France / AIDA France Bureau Members

Jérôme Kullmann, Président, Professeur à l'Université Paris Dauphine, Directeur de l'Institut des Assurances de Paris

Claudie Aldigé, Vice-Président, Conseiller à la Cour de cassation

Philippe Poiget, Vice-Président, Trésorier, Directeur des affaires juridiques et fiscales, FFSA

Christian Bouckaert, Secrétaire général, avocat au Barreau de Paris

Jean Bigot, Président honoraire, Professeur émérite à l'Université de Paris I, Directeur honoraire de l'Institut des Assurances de Paris

Jean Alisse, avocat au Barreau de Paris,

Maud Asselain, Directeur de l'Institut des Assurances de Bordeaux

Emmanuel Bus, Directeur juridique, AGF, Président de l'AJAR

Odile Boitte, Directeur juridique et fiscal, BNP-Paribas

Marc Bruschi, Directeur de l'Institut des Assurances d'Aix-Marseille

Gilles Cossic, Directeur des Assurances de personnes, FFSA

Richard Ghueldre, Avocat au Barreau de Paris

Luc Mayaux, Directeur de l'Institut des Assurances de Lyon

Jean-Charles Naimi, Rédacteur en chef adjoint Agefi Actifs

Christophe Pardessus, Directeur juridique, Marsh SA

Francois Vilnet, Directeur, Partner Re, Président de l'Apref

Michel Yarhi, Président de CEFAREA, ancien Président de l'AMRAE

Bienvenue ! / Welcome!

Le groupe français de l'Association Internationale de Droit des Assurances a l'honneur d'organiser le XIIIème Congrès mondial à Paris, du 17 au 20 mai 2010. Il a le plaisir d'accueillir plusieurs centaines de personnes qui, venues de tous horizons nationaux et professionnels, ont ainsi l'occasion de fêter ensemble le cinquantième anniversaire de leur Association.

L'AIDA tient immédiatement à exprimer sa gratitude à Monsieur Nicolas Sarkozy, Président de la République française, qui a manifesté son intérêt pour le droit de l'assurance en accordant son Haut-Patronage au Congrès du Cinquantenaire.

C'est dans le cadre de la Maison de la Chimie, située au coeur de Paris, que de nombreux thèmes de réflexions vont être abordés au cours des quatre journées par les universitaires et les praticiens. A la vérité, du reste, cette distinction est assez artificielle : d'une part, pour nombre d'entre eux, les congressistes cumulent ces deux qualités, et d'autre part, l'activité du secteur de l'assurance présente par nature une essence juridique. La science juridique, en l'occurrence le droit de l'assurance, va donc s'enrichir grâce aux apports de tous.

Les séances de travail sont certes particulièrement denses, mais, dans la droite ligne des Congrès de l'AIDA, deux événements sociaux permettront de réunir les congressistes, leurs accompagnants et nos invités. Le premier est le traditionnel cocktail qui fait suite à l'assemblée générale d'ouverture. L'AIDA est très sincèrement reconnaissante à Monsieur Bernard Accoyer, Président de l'Assemblée nationale, de nous recevoir dans la prestigieuse Galerie des Fêtes de l'Hôtel de Lassay. Le second événement est, tout aussi traditionnellement, le Gala de clôture qui se déroulera au Musée des Arts forains, en son genre unique au monde. Bien entendu, votre présence à Paris doit aussi vous permettre de découvrir et de redécouvrir les trésors de la Ville.

Il reste à l'AIDA-France, ainsi qu'à tous les participants au Congrès, à remercier très chaleureusement les entreprises qui ont apporté leur soutien financier et moral à l'organisation de cet événement. Comment ne pas le rappeler ? Sans elles, nous n'aurions pas le bonheur de nous retrouver ainsi réunis.

EXCELLENT CONGRÈS À TOUS

Jérôme Kullman

Président

The French Chapter of AIDA has the honour of organising the XIII World Congress in Paris from 17th to 20th May 2010. It has the pleasure of receiving several hundreds people, hailing from a wide variety of national and professional horizons, who will thus have the opportunity to celebrate together the fiftieth anniversary of their association.

AIDA wishes at once to express its gratitude to Mr Nicolas Sarkozy, President of the French Republic, who has manifested his interest in insurance law by granting his patronage to the Fiftieth Anniversary Congress.

During the four days at the venue of the Maison de la Chimie in the heart of Paris, numerous working topics are scheduled to be addressed by academics and practitioners. Actually, that distinction is rather artificial for two reasons: on the one hand, many Congress participants are both academics and practitioners and, on the other hand, the activities of the insurance sector are in essence of a legal nature. The science of law, specifically, insurance law, will therefore be enriched by the contributions of all.

The work sessions are particularly dense, but, in keeping with AIDA congress practice, Congress participants, those accompanying them, and our guests will have the opportunity to mix and socialise at two events. The first is the traditional cocktail party following the Opening General Assembly. AIDA is very grateful to Mr Bernard Accoyer, Speaker of the French National Assembly, for receiving us in the prestigious Galerie des Fêtes of his official residence, the Hôtel de Lassay. The second event is, just as traditionally, the Closing Gala, which will be held at the Musée des Arts forains (Museum of Fairground Arts), the only one of its kind in the world. Your stay in Paris should, of course, also allow you to discover and rediscover the city's treasures.

On behalf of AIDA-France and all the Congress participants, I would like to say a big thank you to all the firms that have provided financial and moral support to the organisation of this event. Without them, we would not have the pleasure of gathering together at this venue.

WITH BEST WISHES TO ALL FOR AN EXCELLENT CONGRESS

Jérôme Kullman

President

Informations générales

General information

Dates

Le congrès aura lieu du **Lundi 17 mai** au **Jeudi 20 mai 2010**.
The Congress will be held from **Monday, May 17th** to **Thursday, May 20th**.

Lieu / Venue

La Maison de la Chimie
28 bis rue St-Dominique, 75007 Paris
www.maisondelachimie.asso.fr

Metro : 8,13, RER C (Invalides) / 12 (Assemblée Nationale)
Bus : 93, 69, 83, 63



Ouverture de la banque d'accueil

Lundi 17*: 14h30-19h30
Mardi 18: 09h00-19h30
Mercredi 19: 09h00-19h30
Jeudi 20: 09h00-18h00

- * Membres du Comité Exécutif : 8h30
- * Membres du Conseil de Présidence : 10h00

Badges

Pour des raisons de sécurité et de contrôle le port du badge est obligatoire dans l'enceinte du centre de congrès et lors de tous les événements liés au congrès.

Code couleur

Congressistes : bleu ciel
Conseil de Présidence : bleu
Organisation/staff : rouge
Etudiants : rouge + foulard rouge

Les étudiants de l'Institut des Assurances de Paris (IAP) sont à votre disposition pour tout renseignement sur le congrès et sur Paris.

Inscriptions

Congressistes : droits d'inscription au congrès

L'inscription au congrès pour les congressistes inclut :

- Badge (le badge est nominatif et personnel; un document d'identité vous sera demandé à la banque d'accueil)
- Participation à toutes les sessions du congrès (sauf les sessions spécialement réservées au Conseil de Présidence)
- Documents du congrès
- Invitation au cocktail de bienvenue
- Invitation à la soirée de gala

Welcome desk opening hours

Monday 17*: 14:30-19:30
Tuesday 18: 09:00-19:30
Wednesday 19: 09:00-19:30
Thursday 20: 09:00-18:00

- * Executive Committee members: 08:30
- * Presidential Council members: 10:00

Badges

For control and security reasons the wearing of the badge is compulsory both inside the congress centre and at all events organized during the congress.

Colour codes

Delegates: blue sky
Presidential Council members: blue
Organization/staff: red
Students: red badge + red foulard

The students of the Paris Insurance Institute (IAP) will be pleased to assist you and give you all the information about Paris.

Registration

Delegates' congress registration fees

Delegates' registration fees include:

- Name badge (badges are personal and their delivery is subject to presentation of an identity proof)
- Admission to all congress sessions except for Presidential Council sessions
- Congress documents
- Invitation to the welcome cocktail
- Invitation to the gala dinner

Accompagnants : droits d'inscription au congrès *

* Seuls les inscrits au congrès peuvent inscrire un accompagnant

L'inscription au congrès pour les accompagnants inclut :

- Badge (le badge est nominatif et personnel ; un document d'identité vous sera demandé à la banque d'accueil)
- Invitation au cocktail de bienvenue
- Invitation à la soirée de gala

Langues officielles

Les langues officielles du congrès sont le français et l'anglais.

Traduction simultanée

La traduction simultanée des sessions plénières et des ateliers ainsi que des sessions du Conseil de Présidence sera assurée à partir de et vers le français, l'anglais et l'espagnol.

Un coupon nominatif vous sera attribué afin de retirer un casque de traduction. A la fin des sessions, n'oubliez pas de rendre le casque aux hôtesse et de retirer votre coupon.

Tout casque perdu ou endommagé est facturé 307 €, nous vous remercions donc de ne pas le laisser dans les salles et de le rendre aux hôtesse avant de quitter le centre de congrès.

Orateurs

Afin d'assurer le bon déroulement de la session, les orateurs sont priés de se rendre en salle pour télécharger leur présentation sur l'ordinateur situé au pupitre au plus tard lors de la pause précédent le début de leur session. Les présentations seront téléchargées directement sur l'ordinateur disponible au pupitre.

Actes du congrès

Les actes du congrès seront publiés après le congrès avec le soutien de DLA Piper.

L'ouvrage comprendra les rapports généraux et nationaux, ainsi que les actes remis par les orateurs des sessions plénières et des groupes de travail. Il pourra être commandé, au 4^{ème} trimestre 2010, sur le site aida-france.org, par les personnes inscrites au congrès.

Accreditation EFB

Les sessions plénières et les ateliers du congrès sont accrédités par l'EFB au titre de la formation continue. Merci de signer la feuille d'émargement prévue pour chacune de ces sessions.

Accompanying persons registration fees*

* Only registered delegates can register an accompanying person

Accompanying persons' registration fees include:

- Name badge (badges are personal and their delivery is subject to presentation of an identity proof)
- Invitation to the welcome cocktail
- Invitation to the gala dinner

Official congress languages

The official congress languages are English and French.

Simultaneous translation

Simultaneous translation will be provided from and into English, French and Spanish during plenary sessions, working parties sessions and Presidential Council sessions.

A name voucher will be provided in order to collect a headphone. Please do not forget to give the headphones back to the staff at the end of congress sessions and to pick up your exchange voucher.

Lost or damaged headphones are charged 307 €: we therefore kindly remind you not to leave the headphones in the conference rooms and to give them back to the staff before leaving the congress centre.

Speakers information

Speakers are invited to download their presentations on the computer available on the lectern in each room by the break preceding their session.

Conference proceedings

The conference proceedings will be published with the support of DLA Piper.

General and national reports as long as plenary sessions and working parties speakers' proceedings will be included. The conference proceedings will be available on request on the aida-france.org web-site for all registered congress participants as from the 4th 2010 quarter.

Accreditation

No international accreditation available.

Informations générales

General information

Restauration

Pauses café

Les pauses café seront servies dans la salle 8 au rez-de-chaussée du centre de congrès. Les pauses café sont incluses dans les droits d'inscription.

Déjeuners

Veillez noter qu'aucun déjeuner ne sera prévu lors du congrès.

Vestiaire

Un vestiaire gratuit est disponible à l'entrée du centre de congrès au rez-de-chaussée.

Catering information

Coffee breaks

Coffee breaks will be served in room 8, level 0. Participation to coffee breaks is included in the delegates' registration fees.

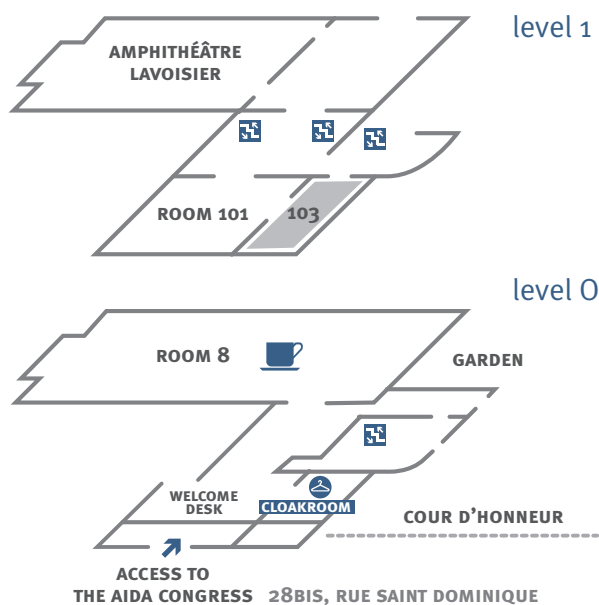
Lunches

No lunches will be provided during the congress.

Cloakroom

A free cloakroom is available at the entrance of the congress centre, level 0.

Plan du centre de congrès
Floor plan of the congress centre

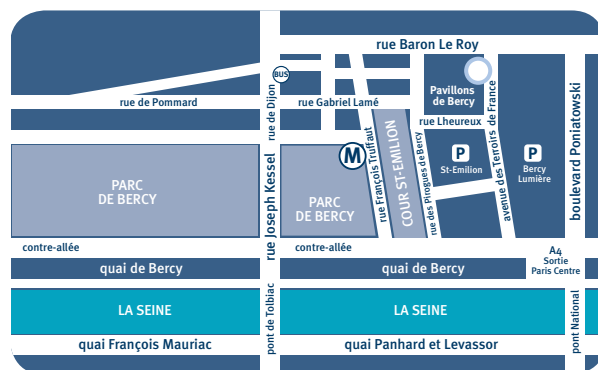


Conference rooms

Amphithéâtre Lavoisier, level 1
Room 101, level 1

Soirée de Gala (Plan de Bercy)

Gala evening (Map of Bercy)



Programme social

Cocktail d'ouverture, Assemblée nationale

Lundi 17 - 19h30-22h00

Le cocktail d'ouverture du congrès se tiendra à l'Assemblée nationale - Hôtel de Lassay, 128 rue de l'Université, 75007 Paris (5 mn à pied du centre de congrès).

Pour des raisons de sécurité, tous les participants doivent porter leur badge et présenter une **pièce d'identité** aux gardes à l'entrée.

Tenue exigée : costume cravate

Le cocktail d'ouverture est inclus dans les droits d'inscription.

Soirée de gala, Musée des Arts Forains

Jeudi 20 - 19h30-23h30

La soirée de gala sera tenue au Musée des Arts Forains, Pavillons de Bercy :

53, avenue des Terroirs de France - 75012 Paris

Metro : ligne 14 Meteor, Cour Saint Emilion

Bus : ligne 24, Terroirs de France

Parking : rue de Libourne, Parc Saint Emilion / sortie A

Tarifs des parkings :

0 à 1h de stationnement : 2,80 €

1 à 2h de stationnement : 5.60 €

2 à 3h de stationnement : 8.40 €

Forfait soirée 19h à 7h le lendemain : 6,60 €

Tenue recommandée : chic décontracté

La soirée de gala est incluse dans les droits d'inscription.

Programme excursions

Visite des Catacombes de Paris

La visite des catacombes de Paris est prévue le mardi 18 dans la matinée. Merci de respecter le créneau alloué. Rendez-vous : 15 mn avant le début de la visite

Catacombes de Paris

1, avenue du Colonel Henri Rol-Tanguy - 75014 Paris

Métro ligne 9 et RER B : Denfert-Rochereau

Bus : lignes 38, 68

Tarif : 13 € TTC - nombre de places limité

Visite de la manufacture de porcelaines de Sèvres

La visite est offerte à tous les inscrits au congrès. Veuillez vous adresser à la banque d'accueil pour plus d'informations.

Manufacture nationale de Sèvres

4 grande-rue - 92310 Sèvres

Métro ligne 9 : Pont de Sèvres

Tramway T2 Val de Seine : Musée de Sèvres

Bus 26, 169, 171, 179, 279 : Pont de Sèvres – premier arrêt après le pont «Musée de Sèvres»

Nombre de places limité.

Social programme

Opening cocktail party, Assemblée nationale (National Assembly)

Monday 17th - 19:30-22:00

The opening cocktail party will be held at the Assemblée nationale - Hôtel de Lassay, 128 rue de l'Université, 75007 Paris (5 mn walk from the congress centre).

For security reasons all participants are required to wear their badge and to present an **ID card** to the guards at the entrance.

Dress code: formal, tie compulsory

The opening cocktail party is included in the registration fees.

Gala evening, Musée des Arts Forains

Thursday 20th - 19:30-23:30

The Gala evening will be held in the Musée des Arts Forains at the Pavillons de Bercy:

53, avenue des Terroirs de France - 75012 Paris

Metro: line 14 Meteor, Cour Saint Emilion stop

Bus: line 24, Terroirs de France stop

Parking: rue de Libourne, Parc Saint Emilion / Exit A

Parking rates

0 to 1 hour: 2,80 €

1 to 2 hours: 5.60 €

2 to 3 hours: 8.40 €

19h to 7h: 6,60 €

Dress code: smart casual

The gala evening is included in the registration fees.

Excursions programme

Paris Catacombs visit

The visit is scheduled on Tuesday 18th in the morning. For organization matters please respect the allocated group. Meeting point : 15 mn before the beginning of the visit

Catacombes de Paris

1, avenue du Colonel Henri Rol-Tanguy - 75014 Paris

Metro line 9 and RER B : Denfert-Rochereau

Bus : lines 38, 68

Rate : 13 € VAT included - limited number of participants

Visit of the Sèvres porcelain manufactory

The visit is offered to all registered participants. Please contact the hostess at the welcome desk if you wish to participate.

Manufacture nationale de Sèvres

4 grande-rue - 92310 Sèvres


























Metro: line 9 Pont de Sèvres stop

Tramway T2 Val de Seine: Musée de Sèvres stop

Bus lines 26, 169, 171, 179, 279: stop at «Pont de Sèvres» – first stop after the bridge «Musée de Sèvres»

Limited number of participants.

Synopsis

	Lundi 17 Mai	Mardi 18 Mai	Mercredi 19 Mai	Jeudi 20 Mai				
08:30					08:00			
09:00					09:00			
09:30	 <p>AIDA Comité exécutif GAL</p>	 <p>Session plénière Assurances obligatoires (Pr. J. Kullmann) GAL</p>	 <p>Groupe de travail 3 Assurance automobile (Dr. A. Zimolo) GAL</p>	 <p>Groupe de travail 10 Protection du consommateur (Pr. J. Kullmann) Salle 101</p>	 <p>Session plénière Changement climatique (Pr. M. Fontaine) GAL</p>	09:30		
10:00						10:00	10:00	10:00
10:30			10:30	10:30		10:30		
11:00			11:00	11:00		11:00		
11:30	 <p>AIDA Conseil de Présidence GAL</p>	 <p>Session plénière Assurances obligatoires (Pr. J. Kullmann) GAL</p>	<p>pause café </p>		 <p>Session plénière Changement climatique (Pr. M. Fontaine) GAL</p>	11:30		
12:00			12:00	12:00		12:00		
12:30			12:30	12:30		12:30		
13:00			13:00	13:00		13:00		
13:30			 <p>Groupe de travail 5 Réassurance (Mr C. Croly) GAL</p>	 <p>Groupe de travail 11 Assurances Collectives (Pr. B. Duwfa) Salle 101</p>				
14:00	14:00	14:00			14:00			
14:30					14:30			
15:00		 <p>Groupe de travail 1 Cumul d'assurances et subrogation (Pr. C. J. Horst Speyer & Dr. E. J. Quintana) GAL</p>	 <p>Groupe de travail 4 Assurance maritime (Pr. R. Koch) Salle 101</p>	 <p>Groupe de travail 7 Nouvelles Technologies Prévention (Dr. J. Alarcon) GAL</p>	 <p>Groupe de travail 12 Assurance crédit (L. Habib-De-loncle & Pr. J. Kullmann) Salle 101</p>	 <p>AIDA Europe Colloque GAL</p>	 <p>CILA Assemblée générale Room 101</p>	15:00
15:30	15:30							15:30
16:00	 <p>Session plénière Arbitrage GAL</p>							16:00
16:30		16:30	16:30	16:30	16:30			
17:00		17:00	17:00	17:00	17:00			
17:30		17:30	17:30	17:30	17:30			
18:00		 <p>Groupe de travail 2 Responsabilité civile et assurance (Pr. O. Contreras Strauch) GAL</p>	 <p>Groupe de travail 6 Contrôle de l'Etat (Dr. G. W. Bähr) Salle 101</p>	 <p>Groupe de travail 8 Distribution de l'assurance (Pr. I. Rokas) GAL</p>	 <p>Groupe de travail 9 Transport et Assurance (Pr. K. Bernauw) Salle 101</p>	 <p>AIDA Assemblée générale Cérémonie de clôture GAL</p>		17:00
18:15	18:15					18:15	18:15	18:15
19:15	 <p>AIDA Assemblée générale Ouverture GAL</p>					 <p>AIDA Conseil de Présidence GAL</p>		18:00
19:30								19:30
20:00	<p>Cocktail d'ouverture Assemblée nationale Hôtel de Lassay 128, rue de l'Université 75007 Paris</p>							20:00
20:30		20:30	20:30	20:30	20:30			
21:00		21:00	21:00	21:00	21:00			
21:30		21:30	21:30	21:30	21:30			
22:00						<p>Soirée de Gala Musée des Arts Forains 53, avenue des Terroirs de France 75012 Paris</p>		22:00
22:30								22:30
23:30								23:30

Programme at a glance

Monday May 17th	Tuesday May 18th	Wednesday May 19th	Thursday May 20th
08:30			08:00
09:00			09:00
09:30	Plenary Session Mandatory Insurances : Legal and Economic Myths and Realities (Pr. J. Kullmann) <i>GAL</i>	Working Party 3 Motor Insurance (Dr. A. Zimolo) <i>GAL</i>	Working Party 10 Consumer Protection (Pr. J. Kullmann) <i>Room 101</i>
10:00			Plenary Session Climate Change (Pr. M. Fontaine) <i>GAL</i>
10:30			
11:00	coffee break ☕		coffee break ☕
11:30	Plenary Session Mandatory Insurances : Legal and Economic Myths and Realities (Pr. J. Kullmann) <i>GAL</i>	Working Party 5 Reinsurance (Mr C. Croly) <i>GAL</i>	Working Party 11 Collective Insurance (Pr. B. Duwfa) <i>Room 101</i>
12:00			Plenary Session Climate Change (Pr. M. Fontaine) <i>GAL</i>
12:30			
13:00			
13:30			
14:00			
14:30			
15:00	Working Party 1 Accumulation of Claims and Subrogation (Pr. C. J. Horst Speyer & Dr. E. J. Quintana) <i>GAL</i>	Working Party 4 Marine Insurance (Pr. R. Koch) <i>Room 101</i>	Working Party 7 New Techno- logies, Pre- vention and Insurance (Dr. J. Alarcon) <i>GAL</i>
15:30			Working Party 12 Credit Insu- rance (L. Habib-De- loncle & Pr. J. Kullmann) <i>Room 101</i>
16:00			AIDA Europe Assembly <i>GAL</i>
16:30			CILA Assembly <i>Room 101</i>
17:00	Plenary Session Arbitration <i>GAL</i>		
17:30			AIDA General Assembly Closing Ceremony <i>GAL</i>
18:00	Working Party 2 Civil Liability and Insurance (Pr. O. Contreras Strauch) <i>GAL</i>	Working Party 6 State Supervision of Insurance (Dr. G. W. Bähr) <i>Room 101</i>	AIDA Presidential Council <i>GAL</i>
18:15			
19:15	Congress Opening Session <i>GAL</i>		
19:30			
20:00			
20:30			
21:00			
21:30			
22:00			
22:30			
23:30			

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Sinopsis

	Lunes 17 Mayo	Martes 18 Mayo	Miércoles 19 Mayo	Jueves 20 Mayo			
08:30					08:00		
09:00					09:00		
09:30	<p>AIDA Comité Ejecutivo GAL</p>	<p>Conferencia Seguros obligatorios (Pr. J. Kullmann) GAL</p>	<p>Grupo de trabajo 3 Seguro del Automóvil (Dr. A. Zimolo) GAL</p>	<p>Grup de trabajo 10 Protección al Consumidor (Pr. J. Kullmann) Sala 101</p>	<p>Conferencia Cambio Climático (Pr. M. Fontaine) GAL</p>		
10:00							
10:30							
11:00							
11:00		<p>pausa de descanso </p>			<p>pausa de descanso </p>		
11:30	<p>AIDA Consejo de Presidencia GAL</p>	<p>Conferencia Seguros obligatorios (Pr. J. Kullmann) GAL</p>	<p>Grupo de trabajo 5 Reaseguro (Mr C. Croly) GAL</p>	<p>Grupo de trabajo 11 Seguros colectivos (Pr. B. Duwfa) Sala 101</p>	<p>Conferencia Cambio Climático (Pr. M. Fontaine) GAL</p>		
12:00							
12:30							
13:00							
13:30							
14:00							
14:30							
15:00			<p>Grupo de trabajo 1 Cúmulo de Prestaciones y Subrogación (Pr. C. J. Horst Speyer & Dr. E. J. Quintana) GAL</p>	<p>Grupo de trabajo 4 Seguro marítimo (Pr. R. Koch) Sala 101</p>	<p>Grupo de trabajo 7 Nuevas Tecnologías, Prevención (Dr. J. Alarcon) GAL</p>	<p>Grupo de trabajo 12 Seguro de Credito (L. Habib-De-loncle & Pr. J. Kullmann) Sala 101</p>	<p>AIDA Europe Conferencia GAL</p>
15:30							
16:00	<p>Conferencia Arbitraje GAL</p>						
16:30							
17:00							
17:30							
18:00		<p>Grupo de trabajo 2 Seguro del Responsabilidad Civil (Pr. O. Contreras Strauch) GAL</p>	<p>Grupo de trabajo 6 Supervisión del Estatal (Dr. G. W. Bähr) Sala 101</p>	<p>Grupo de trabajo 8 Distribución del Seguro (Pr. I. Rokas) GAL</p>	<p>Grupo de trabajo 9 Transporte y Seguros (Pr. K. Bernauw) Sala 101</p>	<p>Asamblea General AIDA Sesión de Cláusura GAL</p>	<p>AIDA Consejo de Presidencia GAL</p>
18:15							
18:15	<p>Ceremonia de Apertura GAL</p>						
19:15							
19:30							
20:00	<p>Cocktail de Bienvenida Assemblée nationale Hôtel de Lassay 128, rue de l'Université 75007 Paris</p>						
20:30							
21:00							
21:30							
22:00							
22:30							
23:00							
23:30							
					<p>Gala Musée des Arts Forains 53, avenue des Terroirs de France 75012 Paris</p>		

Programme détaillé Detailed programme



Programme des sessions plénières

Lundi 17 mai - 15h30-18h00

ARBITRAGE

L'ARBITRAGE ET LES TIERS

Modérateur : Colin Croly

Orateurs :

Susan Stone (USA)
Sergio Barroso de Mello (Brésil)
Reinhard Dallmayr (Allemagne)
Christian Bouckaert (France)

RECOURS CONTRE LES SENTENCES

Modérateur : Elie Kleiman

Orateurs :

Anthony Colman (UK)
Peter Klappich (Allemagne)
Steven Anderson (USA)
Jorge Angell (Espagne)

Mardi 18 mai - 9h00-13h00

LES ASSURANCES OBLIGATOIRES : MYTHES ET RÉALITÉS JURIDIQUES ET ÉCONOMIQUES

Modérateur : Jérôme Kullmann

Jeudi 20 mai - 9h00-13h00

CHANGEMENTS CLIMATIQUES ET ASSURANCES

Modérateur : Marcel Fontaine

Programme AIDA Europe

Jeudi 20 mai - 14h30-17h00

INTÉRÊT ASSURABLE : ET LE PARI ?

Modérateur : Jérôme Kullmann - Vice-président, AIDA Europe

Panel:

Herman Couzy - Professeur à l'Université de Leuven, Belgique
Robert Merkin - Professeur à l'Université de Southampton, UK
Ioannis Rokas - Professeur à l'Université de Athènes, Grèce

LA CRISE FINANCIÈRE: DÉVELOPPEMENTS JURIDIQUES EN ASSURANCE ET EN RÉASSURANCE

Modérateur : Colin Croly - Président, AIDA Europe

Panel :

Jorge Angell - Partner, LC Rodrigo Abogados, Espagne
Torben Bondrop - Partner, Plesner, Danemark
Jan Heuvels - Partner, Ince & Co, UK
Richard Traub - Partner, Traub, Lieberman, Straus & Shrewsbury LLP, USA

Plenary sessions programme

Monday, May 17th 15:30-18:00

ARBITRATION

ARBITRATION AND THIRD PARTIES : EXTENSION, JOINDER AND AUTHORITY ?

Chairman : Colin Croly

Speakers :

Susan Stone (USA)
Sergio Barroso de Mello (Brazil)
Reinhard Dallmayr (Germany)
Christian Bouckaert (France)

RECOURSES AGAINST AWARDS: TO WHAT EXTENT ?

Chairman : Elie Kleiman

Speakers :

Anthony Colman (UK)
Peter Klappich (Germany)
Steven Anderson (USA)
Jorge Angell (Spain)

Tuesday, May 18th 9:00-13:00

MANDATORY INSURANCES : LEGAL AND ECONOMIC MYTHS AND REALITIES

Chairman : Jérôme Kullmann

Thursday, May 20th- 9:00-13:00

CLIMATE CHANGE

Chairman : Marcel Fontaine

AIDA Europe programme

Thursday, May 20th- 14:30-17:00

INSURABLE INTEREST : GAMBLING ?

Chairman : Jérôme Kullmann - Vice-Chairman, AIDA Europe

Panel:

Herman Couzy - Professor at the University of Leuven, Belgium
Robert Merkin - Professor at the University of Southampton, UK
Ioannis Rokas - Professor at the University of Athens, Greece

FINANCIAL CRISIS : INSURANCE AND REINSURANCE LEGAL DEVELOPMENTS

Chairman : Colin Croly - Chairman, AIDA Europe

Panel :

Jorge Angell - Partner, LC Rodrigo Abogados, Spain
Torben Bondrop - Partner, Plesner, Denmark
Jan Heuvels - Partner, Ince & Co, UK
Richard Traub - Partner, Traub, Lieberman, Straus & Shrewsbury LLP, USA

Groupes de travail / Working Parties Programme



Mardi 18 mai / Tuesday May 18th / Martes 18 mayo

14:30-17:00

Working Party 1 - Accumulation of Claims and Subrogation

(Co-chairmen : Prof. Claudio J Horst Speyer & Dr. Enrique José Quintana)

- Subrogation and personal insurances : current trends
- La subrogation dans les assurances de personnes : tendances actuelles
- Tendencias actuales respecto de la posibilidad de la subrogación en los seguros de personas

Working Party 4 - Marine Insurance (Chairman : Prof. Robert Koch)

- Mandatory insurances and marine insurance
- Les assurances obligatoires en matière maritime
- Seguros obligatorios en materia marítima

17:00-19:30

Working Party 2 - Civil Liability and Insurance (Chairman: Prof. Osvaldo Contreras Strauch)

- Mandatory Civil Liability Insurances
- Les assurances de responsabilité obligatoires
- Seguros de responsabilidad obligatorios

Working Party 6 - State Supervision of Insurance (Chairman : Dr. Gunne W. Bähr)

- Impact of the financial crisis on the supervisory systems
- L'incidence de la crise financière sur les systèmes de contrôle
- Impacto de la crisis financiera sobre las autoridades de control



Mercredi 19 mai / Wednesday May 19th / Miércoles 19 mayo

9:00-11:30

Working Party 3 - Motor Insurance (Chairman : Dr Armando Zimolo)

- Victims' Protection : comparative study
- La protection des victimes : étude comparative
- Protección de las víctimas: estudio comparativo
- Normative and Management Characteristics of Motor Third Party Liability Insurance in the World - statistical data compared at international level
- L'assurance de responsabilité automobile : étude mondiale comparative des données statistiques
- Seguro de responsabilidad del conductor : estudio comparativo de datos estadísticos a nivel internacional

Working Party 10 - Consumer Protection (Chairman : Prof. Jerome Kullmann)

- What is a "Consumer" ? an "uninitiated user" ? and an "initiated user" ?
- Les notions de consommateur, de profane et de personne avertie en droit des assurances
- Nociones de consumidor, de lego y de persona experta en derecho de seguros

11:30-14:00

Working Party 5 - Reinsurance (Chairman : Mr Colin Croly)

- Conflicts of interest faced by reinsurance brokers and duties owed by producing and placing brokers to the reinsured
- Les courtiers de réassurance : conflits d'intérêts et devoirs envers les cédantes
- Corredores de Reaseguros: conflictos de intereses y obligaciones a los cedentes
- Reinsurance Snakes and “Ladders” - legal developments which help or hinder cedants in recovering reinsurance indemnities
- Le jeu de l'oie en réassurance : les facteurs d'aide ou d'entrave à l'obtention des indemnités de réassurance par les cédantes
- Juego de la Oca en reaseguros: factores facilitando u obstaculizando la indemnización de los cedentes por los reaseguradores

Working Party 11 - Collective Insurance (Chairman : Prof. Bill Dufwa)

- Collective unlike individual insurance. What kind of rules do we need for group insurance?
- Quelles règles spécifiques pour l'assurance collective ?
- ¿Qué tipo de reglas para seguros de grupo?

14:30-17:00

Working Party 7 - New Technologies, Prevention and Insurance (Chairman : Dr Joaquin Alarcon)

- Internet, biotechnologies and nanotechnologies
- Internet, biotechnologies et nanotechnologies : incidences sur l'assurance
- Impacto de Internet, biotecnologías y nanotecnologías sobre los seguros

Working Party 12 - Credit Insurance (Co-Chairmen : Louis Habib-Deloncle & Jérôme Kullmann)

- Credit Insurance contract : special rules, or same general provisions as for “plain vanilla” insurance contracts ?
- Contrat d'assurance crédit : règles générales du contrat d'assurance ou règles spéciales ?
- ¿Qué tipo de reglas para seguro de riesgo de insolvencia?

17:00-19:30

Working Party 8 - Distribution of Insurance (Chairman : Prof. Ioannis Rokas)

- Status and activities of (re)insurance brokers around the world
- Le statut et l'activité du courtier d'assurance à travers le monde
- Estatuto y actividad del corredor de seguros en el mundo

Working Party 9 - Transport and Insurance (Chairman : Prof. Kris Bernauw)

- Piracy and Insurance
- La piraterie
- Piratería y seguros

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www.assurance.bnpparibas.com



A major player in the global market for personal insurance

BNP Paribas Assurance develops and markets savings and protection products under the BNP Paribas and Cardif brands.

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Protection : creditor insurance, extended warranties, payment protection, bill protection, GAP insurance, individual and group protection, property and casualty insurance, healthcare products.

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- Retail banking networks of BNP Paribas in France, Italy, Belgium and Luxembourg
- Banks, financial institutions and retail chains
- Networks of independent financial advisors, brokers and Internet

Joint ventures with top-tier partners:

- State Bank of India, the No. 1 bank in India
- Shinhan Financial Group, the No. 2 bank in South Korea
- Taiwan Cooperative Bank, the No. 2 bank in Taiwan
- Vietcom Bank, the No. 1 state-owned bank in Vietnam
- Thai Life Group in Thailand
- Magazine Luiza, one of Brazil's largest retail chains
- Polish post office

Partnerships as the pillar of corporate culture

BNP Paribas Assurance nurtures a strong culture of partnerships anchored in clear commitments:

- Design personalized products aligned with the needs of distribution partners and their end clients.
- Develop a significant profit center for partners.
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Rankings

- Among the Top 15 European insurers
- Global leader in creditor insurance

Infos clés

- Partner to 35 of the world's top 100 banks
- Strong positions in Europe, Asia and Latin America
- Standard & Poor's Rating of the two operating entities Cardif Assurance Vie et Cardif Assurances Risques Divers : AA

Les attractions du Musée des Arts Forains
vous sont offertes par BNP Paribas Assurance.
Gala evening amusements at Musée des Arts Forains
are offered by BNP Paribas Assurance.

FFSA

www.ffsa.fr



Créée en 1937, la Fédération française des sociétés d'assurances regroupe 254 entreprises représentant 90 % du marché français de l'assurance et près de 100 % de l'activité internationale des entreprises de ce marché.

Elle réunit des sociétés anonymes, des sociétés d'assurance mutuelle et des succursales de sociétés étrangères pratiquant l'assurance et la réassurance.

Les cinq missions principales

- Représenter les intérêts de la profession auprès de ses interlocuteurs, publics et privés, nationaux et internationaux.
- Etre un outil de concertation avec ses différents partenaires tant externes - consommateurs, médias, universitaires, autres secteurs d'activité... - qu'internes - organisations d'intermédiaires, syndicats de salariés (négociations des conventions et accords collectifs). A ce titre, elle joue aussi un rôle d'interface entre les entreprises adhérentes et les organismes techniques ou sociaux organisés et gérés pour compte collectif.
- Etudier en commun les problèmes techniques, financiers et juridiques : la connaissance des risques repose sur des observations statistiques les plus larges possible, ce qui implique de mener des études au niveau de l'ensemble du marché. La FFSA établit des statistiques rétrospectives et prospectives de l'assurance.
- Informer le public, notamment par l'intermédiaire de son site www.ffsa.fr. La FFSA participe aux grands débats de société par l'intermédiaire du Conseil d'orientation et de réflexion de l'Assurance (CORA) et à travers différentes publications comme la revue Risques.
- Promouvoir les actions de prévention afin de réduire la gravité et la fréquence des risques. La profession agit par le canal du site www.assureurs-prevention.fr, La Prévention routière, du Centre national de prévention et de protection (CNPP), Promotion et suivi de la sécurité routière en entreprise (PSRE) et de La Mission risques naturels (MRN).

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is offered by FFSA.

Major Sponsors

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Following the foundation in 1947 of the “Garantie Médicale et Chirurgicale” (GMC), the Henner-GMC Group is now the leading broker and third party administrator in France and abroad for employee benefits and coverage for expatriates and multinationals, the global insurance partner of companies and privileged contact for individuals.

Broker, developer and administrator, the Henner-GMC Group conducts actuarial audits for its clients and determines employers’ specific needs, implementing tailor-made schemes.

Advisory services

The Henner-GMC Group is a family-owned company, particularly concerned about its independence towards insurers. It has its own Actuarial and Legal departments and wholly administers the employee benefits programs through a delegation from insurers.

Through its professional connections and consulting expertise, the Henner-GMC Group is able to design solutions best suited to its clients’ needs and requirements (adequate insurance coverage, selection of rates, assistance to implement contracts) and negotiate with insurance partners.

The Henner-GMC Group provides statistics, analysis and advice to assist, on a long-term basis, in the implementation of insurance programs. Serving over 1.2 million policyholders worldwide, the Group puts its vast experience at the service of clients.

Administration services

Thanks to its highly efficient information system, the Henner-GMC Group can administer both standard programs as well as tailor-made insurance schemes. The Group pays well over 19 million claims each year.

The integrated and ISO 9001 2008-certified administration enables the Group to provide high-quality services to its clients: companies, individuals and insurance partners who work with the Henner-GMC Group for its well-known quality of services in administration, experience in cost containment, and an on-going policy of reinvestment and innovation.

Through this strategy, the Henner-GMC Group ensures that its customers are satisfactorily covered.

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Le cocktail d’ouverture
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The opening cocktail party
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AG2R La Mondiale

www.ag2rlamondiale.fr



AG2R LA MONDIALE is an insurance group offering social protection and asset management.

Covering the needs of policyholders throughout their life with personal protection, health, savings and retirement is the ambition. With a total of 13.715 billion euros in contributions for 8 million policyholders in 2009, the Group is the 9th biggest personal insurer in France.

Combining economic performance and social commitment, AG2R LA MONDIALE relies on the founding principles of the social economy, solidarity, proximity, democratic governance and responsibility.

These values express the Group signature : "You are not alone".

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Allianz

www.allianz.fr



Present in 70 countries with a workforce of more than 150,000 people, the Allianz Group accompanies 75 million customers around the world with a complete range covering all needs in insurance, assistance and financial services whether a professional, a company or in the private sector.

The Allianz Group is the European leader in insurance and financial services; it achieves 75% of its turnover with 50 million clients spread over 21 countries. Allianz was the first large corporation to acquire the legal status of a European Company (SE).

Globally, Allianz France is the Group's second largest subsidiary with more than 12,000 employees spread throughout the territory and more than 5 million clients.

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AXA France

www.axa.fr



AXA France gives its clients support and advice at every stage in their lives, whether they are individuals, professionals, or small, medium or large businesses.

We have the right solutions to fit their needs for insurance, personal protection, assistance, and savings products and services. Our top priorities are to help our customers manage and transfer their wealth, prepare for retirement, protect their families and businesses, insure against health costs and grow their savings.

We are a responsible, innovative company, aware of the critical challenges facing our industry. At AXA France, we never stop redefining the standards of our business to better serve our clients.

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La Banque Postale Prévoyance

www.labanquepostale-prevoyance.fr



La Banque Postale Prévoyance : whatever your age

La Banque Postale Prévoyance is owned 50/50 by La Banque Postale and CNP Assurances. The company has developed one of the market's most comprehensive individual and group health and personal risk insurance products. It effectively covers every need at every stage of life, from health to accident, dependency, death and funeral expenses. La Banque Postale Prévoyance offers products distinctive for their transparency and accessibility. Its "responsible" product range has made a major contribution to

developing the French health and personal risk insurance market. La Banque Postale Prévoyance has reached a portfolio of 2.05 million policies issues and revenue approaching €352.4 million in 2009.

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Sponsors

Cabinet Bichot Avocats

www.avocatsbichot.com



Le Cabinet Avocats Bichot intervient pour le compte des entreprises d'assurance, institutions de prévoyance, mutuelles, risk-managers et distributeurs de contrats d'assurance, notamment affinitaires.

Les domaines d'expertise du Cabinet sont le droit du contrat d'assurance, de la distribution, de la responsabilité, l'assurance construction et la protection sociale.

Le Cabinet Bichot Avocats a été fondé en 1999 par Pierre Bichot, avocat au barreau de Paris, docteur en droit, chargé d'enseignement à l'université Panthéon-Assas et à l'université Jean Moulin (Institut des

Assurances de Lyon). Lionel Lefebvre, avocat au barreau de Paris, titulaire de DESS en droit des assurances et en droit des affaires, s'est associé au Cabinet Bichot Avocats en 2009.

Le Cabinet Bichot Avocats est constitué aujourd'hui de deux avocats associés et de cinq collaborateurs.

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Blamoutier et Associés

www.bsassocies.com



Created in 1985, Blamoutier et Associés is one of the rare law firms specialized in the distribution of insurance and financial products. It intervenes especially in conflicts concerning insurance agents, insurance brokers and Asset Management consultants when their liability is questioned, whatever field of the law is concerned. This activity leads the office to assist its clients before all the French judicial or arbitration tribunals, as well as within the framework of mediations. The law firm has also developed a specific expertise in the transfer of professional holdings of the intermediaries and the development of distribution or management contracts between insurance companies and intermediaries or between

intermediaries themselves.

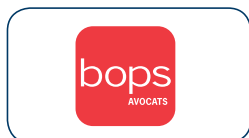
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BOPS

www.bopslaw.com



Cabinet BOPS is specialized in business litigation and arbitration. It is known as a premier law firm for insurance litigation, be it insurance coverage disputes or subrogation proceedings, in areas such as liability, property and construction insurance. The firm is also active in reinsurance litigation before state courts and arbitral tribunals (either ad hoc or institutional). Christian Bouckaert is an ARIAS*US arbitrator and a member of the board of the American Arbitration Association. BOPS also advises insurers in drafting insurance policies; in regulatory and compliance matters; and in the distribution of insurance products. BOPS has also developed industry-specific litigation expertise, in areas which include air and

space activities, pharmaceutical products and products liability cases; banking and restructuring litigation (in particular private bank activities) as well as environmental litigation.

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Groupe CEA

www.cea-assurances.fr



Founded in 1936, the "Centre d'Etudes d'Assurances (CEA)", is a brokerage and consultancy company, specialised in construction insurance.

Groupe CEA has been developing internationally over the last few years, thanks to the opening of branches in several major European capitals (London, Brussels, Luxembourg), but also thanks to;

The performance of a European study carried out on behalf of the Chamber of Belgium architects. The results of this study were the origin for a legal reform (introduction of the so-called "Laruelle law" ratified

the 15th of February 2006), which has enabled architects to exercise their professional activity in the form of a Limited company. The performance of a study called Elios, launched by the European Commission, concerning "Liability and insurance regimes in the construction sector: national schemes and guidelines to stimulate innovation and sustainability"

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CGPA

www.cgpa.fr



An independent insurer with over 80 years experience, CGPA provides professional risks insurance for insurance and financial brokers. It offers cover to all those working in the field of insurance broking and likewise to asset managers, banking operations intermediaries, etc..

Over 12,000 professionals are currently CGPA clients, benefiting from the know-how of a company wholly dedicated to meeting their professional insurance needs, one which moreover had a solvency margin at the end of 2009 more than 11 times higher than the margin imposed by the regulations.

CGPA's know-how and experience, coordinated by a Board of Directors consisting of insurance sector professionals, enable it not only to provide specialist cover but also to offer special introductory rates to those newly entering the profession.

Contact : Altaïr GRUMBACH
E-mail : agrumbach@cgpa.fr
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Chartis is a world leading property-casualty and general insurance organisation serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage risk with confidence.

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Ph : +33 (0)1 49 02 48 23

DAS

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DAS: making our clients' daily lives simpler and more secure

As France's leading provider of corporate Legal Protection services, DAS is one of the major specialist companies in the market. Its guarantees take in all legal fields, from reporting to the execution of legal decisions, including defence and amicable or legal action. DAS has also developed an extensive range of products for owner landlords (legal protection, outstanding rents etc.) and, with leading retailers and manufacturers, all types of indemnity coverage (theft, breakage, loss of high-tech products, methods of payment, cancellations etc.).

As part of the MMA Group, the company's products and services are distributed by MMA general agencies, insurance brokers and major corporations

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www.dlapiper.com



DLA Piper is an international legal practice with over 3,500 lawyers across 67 offices and 29 countries. From its offices across Asia, Europe, the Middle East and the United States, DLA Piper provides a comprehensive range of services to local, regional and international businesses. DLA Piper has been ranked as the world's largest firm by turnover, according to the Legal Business Global 100 2009.

DLA Piper's dedicated insurance and reinsurance teams provide legal and practical advice to insurers, reinsurers, intermediaries, service providers and insureds, worldwide, mainly: insurance/reinsurance coverage, direct claims handling, regulatory/compliance in the insurance market, insurance and reinsurance restructuring, product development and transaction support.

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Sponsors

Garant

www.garantinsurance.com



Garant provides credit and political risk insurance to support international companies in their trade activities and overseas investments. Established in 1958 by Ingosstrakh, the leading Russian non-life insurer, Garant has been operating in the field of credit and political risk insurance for 50 years. Backed by a new management and new shareholding structure since 2003, the company focuses on political risk coverage in emerging markets where its unprecedented experience is well recognized. With the ONDD's participation in Garant's equity in 2006, Garant represents a unique credit insurer in the Continental market. The company has local offices in Geneva, Switzerland.

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Gide Loyrette Nouel

www.gide.com



Gide Loyrette Nouel is the only international law firm to have originated in France. Founded in Paris in 1920, the Firm now operates from 24 offices in 19 countries. It has 700 lawyers, including 107 partners, drawn from 50 different nationalities. Gide Loyrette Nouel offers some of the most respected specialists in each of the various sectors of national and international business law. Its Global Insurance Practice Group has a team of some thirty lawyers who are skilled in handling the wide range of insurance issues facing companies and other organisations. Our full service expertise allows us to provide clients with an integrated service encompassing insurance and reinsurance contract law, insurance contract distribution, insurance and reinsurance company regulation, litigation and arbitration, and taxation.

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Groupama

www.groupama.com



Groupama continues to pursue a long-term profitable growth strategy. The Group posted total premium income of over €17 billion in 2009 and now has 16 million customers and 39,000 employees in 14 countries around the world, mainly in Europe.

In France, a wide-ranging, well-situated distribution network puts Groupama in a position to offer members and customers solutions that span insurance, services and banking solutions.

Groupama also aims to capitalise on its expertise and best practices to promote international growth, drawing on extensive experience to pursue opportunities in every area of the insurance market. Groupama

has set out clear strategies and goals with a view to combining growth and profitability to enhance its value and ranking among the top ten insurance companies in Europe.

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Groupe la Poste

www.laposte.fr



Société anonyme à capitaux 100 % publics depuis le 1er mars 2010, La Poste est un modèle original de groupe multi-métiers structuré autour de quatre activités : le Courrier, le Colis/express, La Banque Postale et l'Enseigne La Poste. Chaque année, les 17 000 points de contact de La Poste accueillent 45 millions de clients particuliers et 3,5 millions de clients entreprises. L'appareil industriel de La Poste lui permet de traiter et d'acheminer 26 milliards d'objets par an. En 2009, le groupe La Poste a réalisé un chiffre d'affaires de 20,5 milliards d'euros et emploie plus de 287 000 collaborateurs. A l'horizon 2015, La Poste a pour ambition de devenir un leader européen dans les services de proximité postaux et financiers. Fidèle

à ses valeurs et à ses missions de service public, fort de l'engagement de l'ensemble des postiers, le groupe La Poste veut être une référence de la modernité publique.

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HMN & Partners

www.hmn-partners.com



HMN & Partners was set up in May 2006 by a team of experienced lawyers who has market leading practices in France and abroad.

The firm provides strategic representation and guidance to insurance and reinsurance companies, multinational and domestic corporations on aviation and space Law, national and international litigation, arbitration, insurance and reinsurance, product liability, medical malpractice and pharmaceutical liability, criminal business law, construction, tourism and travel law and transports

The partners of the firm and their teams have been involved in wide range of high-profile and politically sensitive cases both in civil law and Common Law jurisdictions. HMN handles claims worldwide with a network of local firms with whom HMN has a long term relationship.

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J.P. KARSENTY & ASSOCIES Avocats à la Cour

www.jpksenty.com



J.P. KARSENTY & ASSOCIES was founded in 1955. The firm is made up of avocats (lawyers), of which 5 are partners and about 15 further associate lawyers.

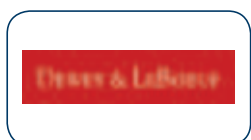
J.P. KARSENTY & ASSOCIES has always specialised in all areas of commercial law, company law and intellectual property law. J.P. KARSENTY & ASSOCIES has a long experience in dealing with advising and insurance litigation and is regularly involved in claims on product and public liability.

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Contact : Paul RICARD, Avocat – Registered lawyer regulated by the Law Society in England and Wales
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Ph : +33 (0)1 47 63 74 75

Dewey & LeBoeuf

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Dewey & LeBoeuf is a leading global law firm with more than 1200 lawyers in 15 countries. Our international network allows us to provide seamless, integrated advice and services to clients in Europe, the Middle East, Africa, Asia and America.

Our multidisciplinary firm has an exceptional and long-established reputation in the insurance, reinsurance and intermediation domains. Our Paris team has extensive experience in corporate transactions (French and cross-border mergers, acquisitions and restructurings) and in insurance and reinsurance matters (insurance-linked securities, transfers of business and portfolios, run-offs, captives, structured programs,

regulatory issues and insolvencies, as well as litigation and arbitration).

Contact : Jean ALISSE
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Liberty International Underwriters

www.liueurope.com



Liberty Mutual Insurance Europe (LMIE) is an insurance company 100% subsidiary of Liberty Mutual Group (Fifth largest US property and casualty insurer and 71st company of Fortune 500 list). The company operates under the name of Liberty International Underwriters (LIU). LMIE has a rating 'A' (Excellent) by AM Best and covers commercial lines for industrial and commercial corporations.

Liberty International Underwriter in France is a branch of LMIE directly underwriting from Paris: D&O; Banks and Financial Institutions, Professional Indemnity; General and Excess Liability, Marine Cargo and Liability, Property Damage for the Energy, Chemical, Pharmaceutical businesses, and Construction All

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Marsh, the world's leading insurance broker and risk advisor, has over 23,000 employees and provides advice and transactional capabilities to clients in over 100 countries. Marsh is a unit of Marsh & McLennan Companies (MMC), a global professional services firm with approximately 52,000 employees and annual revenue exceeding \$11 billion.

Other information about Marsh are available on the website: www.marsh.com or www.marsh.fr.

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Matmut

www.matmut.fr



Avec près de 2,9 millions de sociétaires et plus de 6,2 millions de contrats d'assurance gérés, le groupe Matmut est aujourd'hui un acteur majeur sur le marché français de l'assurance. Il offre à tous -particuliers, professionnels, entreprises- une gamme complète de produits d'assurance des personnes et des biens (auto, moto, bateau, habitation, responsabilités, protection de la famille, protection juridique et assistance) et de services financiers et d'épargne (crédits auto, consommation, immobilier ; livrets d'épargne, assurance vie). Le Groupe a réalisé un chiffre d'affaires de 1,5 milliard d'euros en 2008.

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Mutuelle de Poitiers Assurances

www.mutpoitiers.fr



Fondée en 1838, la Mutuelle de Poitiers Assurances est aujourd'hui présente en France sur 57 départements avec un réseau de distribution de 282 agences. Elle gère 1,2 millions de contrats souscrits par 410.000 sociétaires pour un chiffre d'affaires de 273 millions d'euros en assurances I.A.R.D.

La Mutuelle de Poitiers connaît un fort développement avec un chiffre d'affaires et un nombre de contrats qui ont plus que doublé en 15 ans.

Cette Société d'Assurance Mutuelle a positionné sa relation sociétaire au centre de sa stratégie commerciale : à la Mutuelle de Poitiers, vous n'êtes pas un dossier géré par un plateau téléphonique. Votre assureur vous connaît et ça change tout !

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Ph : +33 (0)5 49 37 49 90

Natixis

www.assurances.natixis.com



Natixis Assurances is a holding company grouping together various insurance subsidiaries. Since November 2006, it has been a subsidiary of Natixis, the corporate, investment and financial services arm of BPCE, the 2nd-largest banking group in France. Natixis Assurances offers a broad range of products in individual and collective life insurance, personal risk insurance including borrowers' insurance and property and casualty insurance. Products designed by Natixis Assurances are distributed by banking networks and financial advisors' platforms in France and abroad. In 2009, Natixis Assurances – currently sixth-largest bancassuror in life insurance in France with assets under management of over € 33 billion –

has established itself as a key market player.

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Norton Rose Group

www.nortonrose.com



Our international insurance group is fully integrated, consisting of lawyers from each of our offices worldwide. We have a leading market position in this field and advise on all aspects of insurance and reinsurance law. The diverse range of work which we are involved in encompasses some of the most complex disputes and is often high profile and innovative, involving new points of law. Our blend of specialist skills and experience has resulted in a dynamic and industry focused team committed to the highest standards of client service. Our expertise includes corporate and regulatory matters, insurance dispute resolution, capital markets and ART, the Lloyd's market, takaful insurance, insurance groups, the life assurance market as well as marine and aviation claims.

Contact : Barthélemy COUSIN, associé
E-mail : barthelemy.cousin@nortonrose.com
Ph : +33 (0)1 53 89 56 00

QBE

www.QBEurope.com



QBE Insurance Group was established in 1886 and is one of the world's leading 25 international insurers and reinsurers. The group is quoted on the Sydney Stock exchange, has offices in 47 countries and employs over 13,000 people. QBE is present in all insurance and reinsurance markets. In 2009, the company underwrote a GWP of 8.1 billion Euros, of which 35% in Europe. In France, QBE was created in 1997 as a branch of QBE Insurance (Europe) Limited. Since 2007, QBE has also offices in Lyon and Nantes. We are entirely dedicated to the brokers' network and specialising in domestic risks insurance. We are operating in the areas of property, liability, motor, bonds and aviation. QBE is member of the Federation of Insurance

Companies (FFSA). QBE is a customer-focused company with strong experience and know-how, offering strong technical expertise and analysis. The company considers itself one of the most innovative and professional insurers in the market.

Contact : Pierre CARRICANO
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Ph : +33 (0)1 44 20 33 04

Raffin et Associés

www.scp-raffin.com



Founded in 1948 by the late Jacques Raffin, the firm is particularly well known for its work in the insurance business : RAFFIN ET ASSOCIES has practiced in this area since it was founded and has acquired a high level of expertise in this increasingly complex field.

About 30 lawyers are working for the firm, either in Paris or in its offices in Toulouse.

The firm represents several major French and foreign insurance companies, and also prominent brokers, in all types of litigation, involving : Construction, Industrial Risks and Product Liability, Professional Liability, Personal Insurance, Banking Risks and D & O liability, Employer Liability.

RAFFIN ET ASSOCIES is often asked to issue opinions on non-contentious legal matters, to draft or review terms and conditions of policies, and to assist in any matter involving insurance coverage or policy holder liability.

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SCOR SE

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SCOR is the 5th largest reinsurer in the world, practicing a traditional and cautious business approach combined with conservative financial management. SCOR'S business strategy is based on a triple-engine approach, its engines consisting of SCOR Global P&C, SCOR Global Life and SCOR Global Investments, as well as on strong sectorial and geographical diversification. SCOR provides its clients with cutting-edge technical services throughout the world in order to meet their security expectations.

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KEY DATA - Gross revenue: 177 million € (end 2009), over 75% of CAC 40 companies are our clients, N°1 in group retirement and employee saving plans, N°3 in group health and life insurance, N°1 in construction, N°3 in property, Balanced portfolio between Life and Non life activities, 989 Employees

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SOGERCO

www.labanquepostale.fr



Sogerco, cabinet de courtage d'assurances de La Banque Postale

Sogerco est une filiale détenue à 100 % par La Banque Postale ; elle est conseil et maître d'œuvre dans la conception des gammes d'assistance et d'assurance dommages que La Banque Postale est autorisée à proposer. Expert en montage de produits livrés « clés en main », Sogerco est également l'architecte des nouvelles offres d'assurances et de services commercialisées auprès des entreprises et associations. En outre, Sogerco intervient en tant que conseil en assurance interne pour toute mission que la banque ou le groupe La Poste souhaite lui confier.

En 2009, Sogerco a vu son chiffre d'affaires passer de 35,4 millions d'euros à 36,7 millions d'euros, soit une croissance de 3,6 % sur l'année. Son résultat net progresse de 6,3 % par rapport à 2008, à 20,6 millions d'euros. »

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Verlingue

www.verlingue.fr



Verlingue: making it simple

As an insurance broker specialising in corporate protection, Verlingue provides clients with simple and high performing solutions to protect their business (commercial risks) and their staff members (employee benefits).

With several hundred staff in regional offices and partners in over 60 countries (member of the WBN network), Verlingue advises on, negotiates and manages the insurance programmes of over 1,000 firms. With one overriding customer service ambition: making insurance simple.

E-mail : n.lafontaine@verlingue.fr

Verspieren

www.verspieren.com



Société éponyme à capitaux familiaux, Verspieren est aujourd'hui le premier courtier indépendant du marché français. Cette indépendance est un atout pour ses clients.

Courtier généraliste, Verspieren a diversifié ses activités pour intervenir dans tous les registres de son métier : assurance, réassurance et courtage en gros. Sa volonté est de renforcer encore et toujours le dynamisme du Groupe, tout en restant fidèle à ses valeurs fondatrices. L'innovation est le moteur de son développement et de sa réussite. Verspieren met en place des solutions à forte valeur ajoutée, afin de concilier modernité et fidélité, technologie et proximité. Toujours soucieux d'être reconnu par ses clients

comme une référence de qualité dans la gestion des risques, Verspieren contribue chaque jour à faire évoluer le métier de courtier.

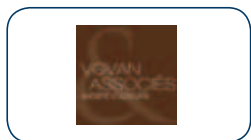
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Vovan & Associés

www.vovan-associés.com



VOVAN & ASSOCIÉS is in existence since 1987 and embodies more than 30 years of professional experience, especially in the fields of insurance and reinsurance.

Our Insurance Division works on behalf of both French and overseas insurers.

Our specialisation in insurance law regularly leads us to draft insurance policy wordings or to review existing wordings (particularly in the area of professional risks such as Professional Indemnity and Directors and Officers liability...).

We also manage claims portfolios (property and casualty) on behalf of insurers, particularly Lloyd's syndicates and non-French insurance companies. We work together on a regular basis with a number of international and UK firms and have close connections with insurers and intermediaries associations across Europe.

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Zerba Communication

www.decidassur.com and www.lesjournéesducourtage.com



ZERBA COMMUNICATION : Events and professional magazine in Insurance. DECID'ASSUR : business meeting for managers in insurance. Wednesday, March 23rd and Thursday, March 24th 2011 (March 2010: 2219 visitors – 73 exhibitors) LES JOURNÉES DU COURTAGE : Meeting between the insurance brokers and the wholesalers, Tuesday, September 21st and Wednesday September, 22nd (September 2009 : 6719 visitors – 168 exhibitors) – TROPHEE DE GOLF DE L'ASSURANCE : Golf de Saint-Nom-La-Bretèche : Tuesday June 8th – COURTAGE NEWS : insurance quarterly magazine circulated by 39000 issues.

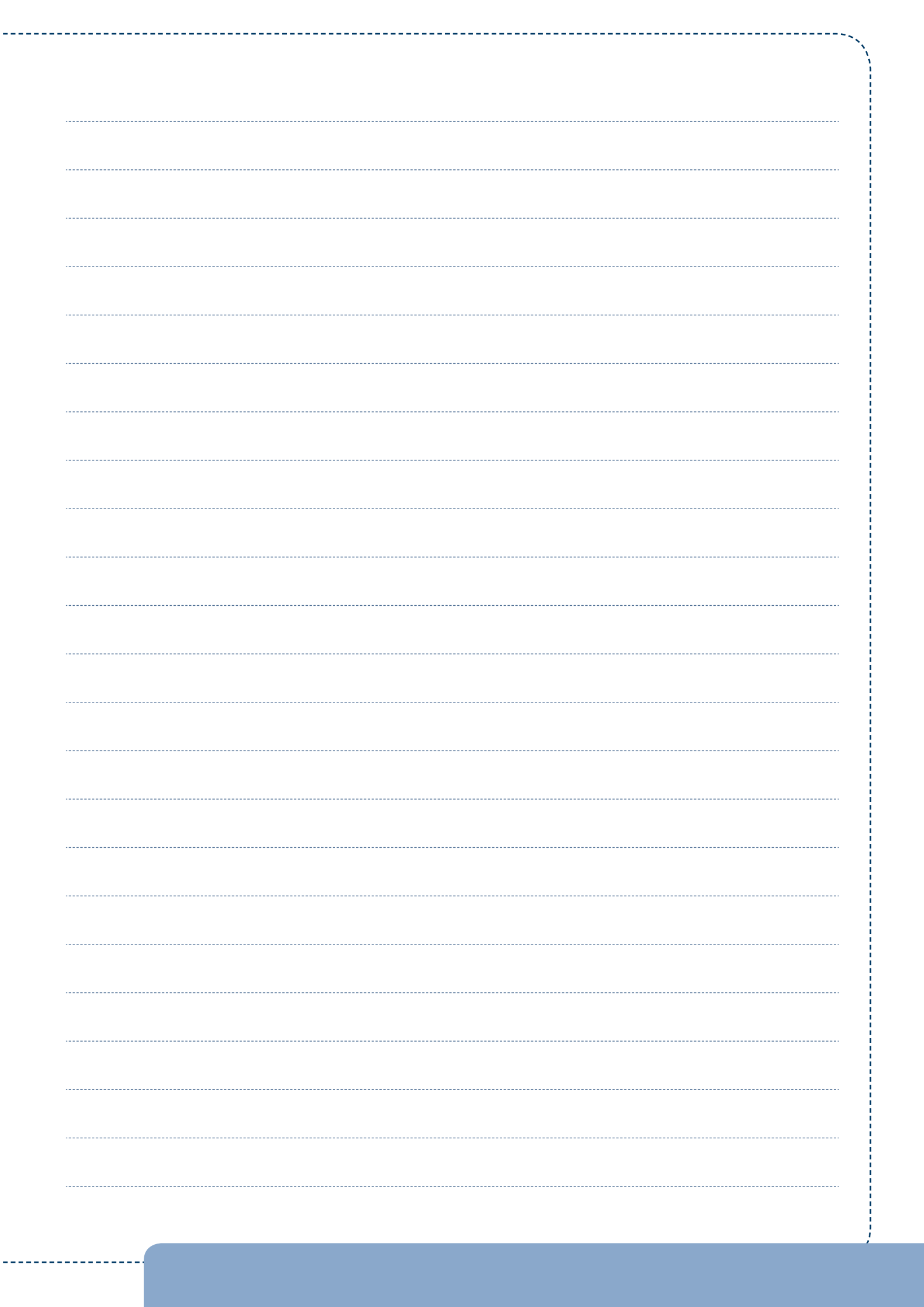
Contact : Jean-Pierre ZERBA

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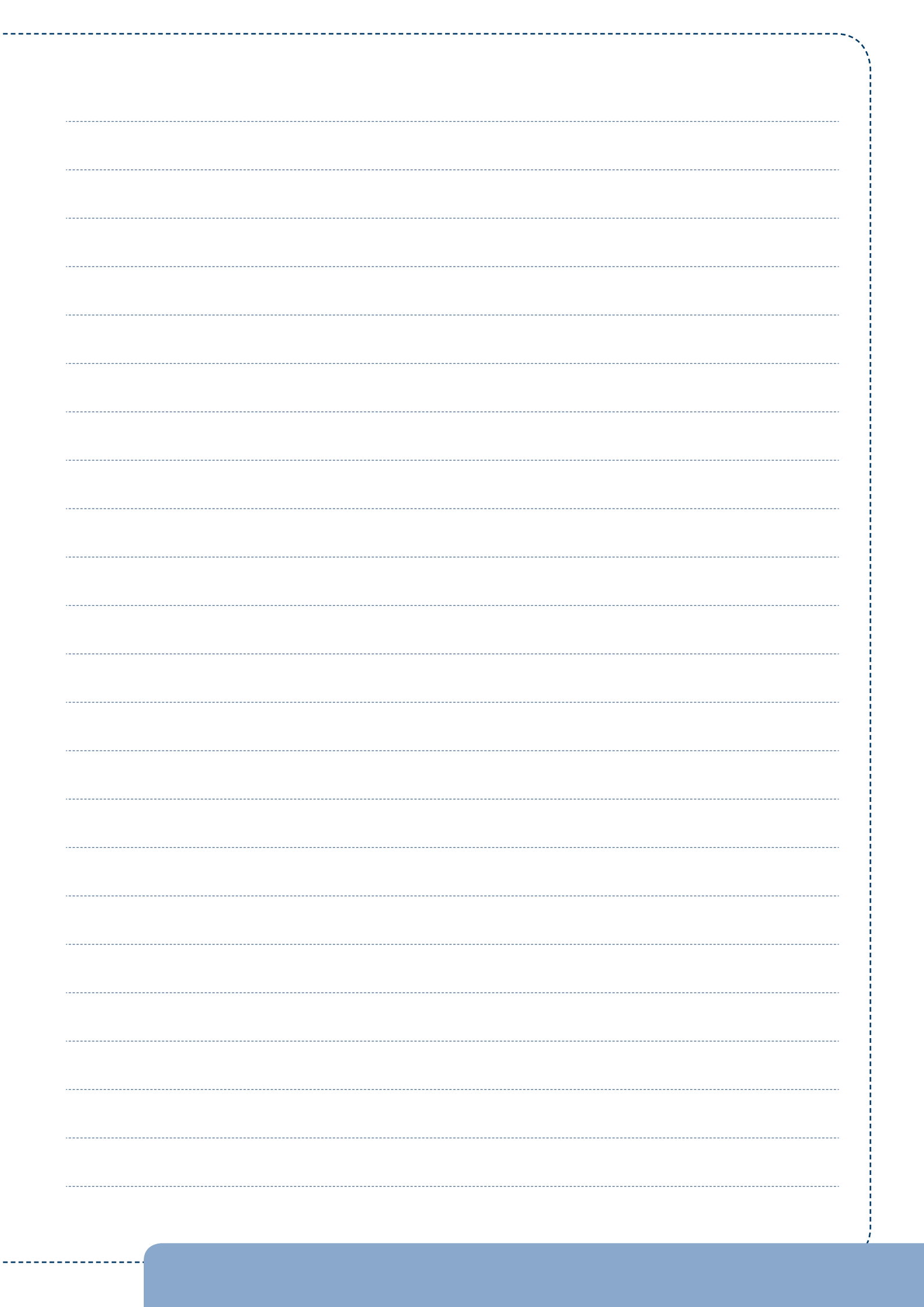
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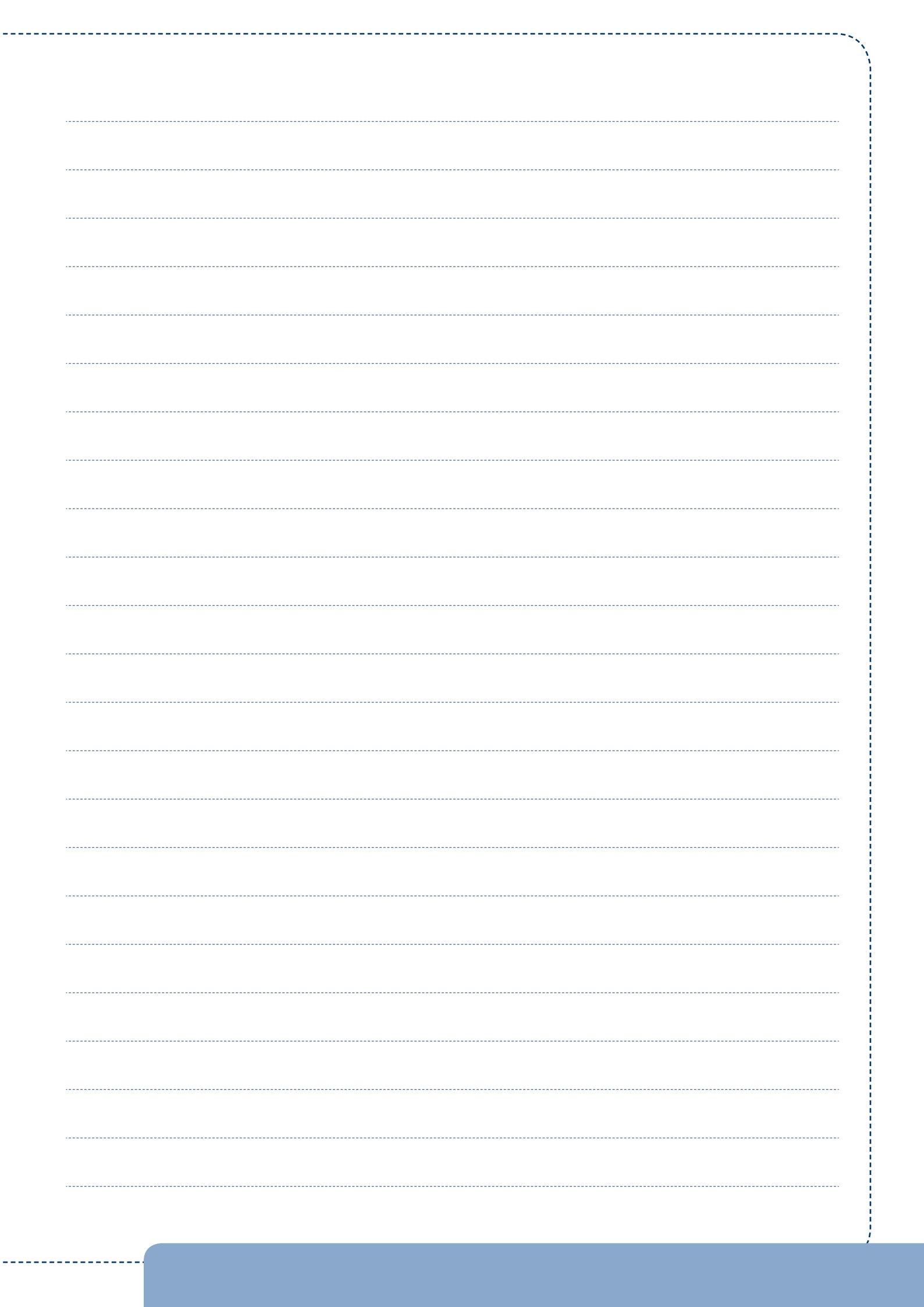
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Notes

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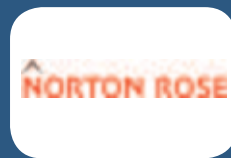
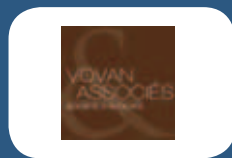
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