

10th AIDA EUROPE CONFERENCE



30-31 May 2024 | Athens, Greece



THE GROWING CHALLENGE OF MEETING CUSTOMER NEEDS: QUO VADIS, INSURANCE MARKET?

Conference Centre of ETHNIKI ASFALISTIKI
(Ethniki Insurance Company SA) 103-105, Syngrou Avenue 11745 ATHENS
(the support of Ethniki Ins Co is very gratefully acknowledged)

Is the insurance market ready quickly and effectively to meet the needs of its customers, ranging from consumers to multinationals and beyond?

More than just financial protection is now expected. Also, the promotion of wellbeing, of helping customers satisfy a myriad of regulatory, legal, environmental, social and governance requirements, and at the same time meet the challenge to withstand financial and geopolitical upheaval in a world of increasing climatic change, disruption and technological innovation. Where are insurers succeeding and where are the greatest threats or opportunities? What place is there for, and what is the impact of, customer "choice"?



Engage in two days of informed and stimulating discussion, keynote presentations and interactive sessions with specialist panels and working party meetings, populated by legal and insurance practitioners, regulators, academics and commentators from across Europe and beyond.

At the same time, take the opportunity to meet and spend time with your peers in the easily accessed and delightful bustling city of Athens, with its many attractions and places of interest.

For details about the venue and programme, please visit <https://aidainsurance.org/events-meetingsforthcoming>.

AIDA Europe

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

For the Conference Organising Committee

Alkistis Christofilou and Tim Hardy

Co-Chairs,
AIDA Europe

Prof. Dr Efi Tziva,

Chair, Hellenic Insurance Law Association,
Greek AIDA Chapter

DAY	TIME	SESSION
Wed 29 May 2024	14:00-15:00	Meeting of the Executive Committee of AIDA WORLD (closed session)
	15:15-	Meeting of the Presidential Council of AIDA WORLD (closed session)
	17:00-18:00	Meeting of the AIDA EUROPE Committee (closed session)
Thu 30 May 2024	08:00-09:00	Conference Registration
	09:00-09:30	Welcome/Introduction Alkistis Christofilou and Tim Hardy , Co-Chairs AIDA Europe Prof. Dr Efi Tziva , Chair, HILA, AIDA Chapter in Greece Em. Prof. Dr. Ioannis K. Rokas , President h.c., AIDA Carlos Estebenet , President, AIDA World
	09:30-10:45	PLENARY SESSION 1: EMERGING DISTRIBUTION MODELS



		<p>Moderator: Prof. Dr Pierpaolo Marano, Università Cattolica del Sacro Cuore, Milan, Italy / University of Malta / Latvije Universitāte, Riga, Latvia</p> <p>Panellists/presenters (to include):</p> <ul style="list-style-type: none"> • Robert Gauci, CEO, Ethniki Asfalistiki, Athens Greece, • Yannis Samothrakis, partner, Taylor Wessing, Paris, France • Andrea Battista, CEO, NET Insurance S.p.A • Sjoerd Meijer, managing partner, NautaDutilh N.V., Amsterdam, the Netherlands • Marcin Kawinski, Professor, Warsaw School of Economics, Poland <p>Issues:</p> <ul style="list-style-type: none"> • Regulating online distribution of insurance products in Europe <ul style="list-style-type: none"> ○ New and expected regulation ○ Examples of tech-related products <ul style="list-style-type: none"> ▪ Impact on cross border distribution between EU and non-EU countries ○ Embedded insurance as a buying experience: legal implications under new rules ○ Robo-advice
	10:45-11:15	AIDA Europe Call for Papers – Presentations by winners
	11:15-11:45	Coffee Break
	11:45-13:00	<p>PLENARY SESSION 2:</p> <p>DIGITAL RISKS AND THE CHALLENGES OF NEW TECHNOLOGY AND OTHER DISRUPTORS</p>
		<p>Moderators: Prof. Dr jur. Robert Koch, University of Hamburg, Germany, and Peter Wedge, Director of Cyber Wordings, Gallagher Re, Zurich, Switzerland</p> <p>Panellists/presenters (to include):</p> <ul style="list-style-type: none"> • Jörg Schauff, Cyber-threat Intelligence expert, VP Threat Advisory at Quintelligence, Frankfurt, Germany • Dr Franziska Arnold-Dwyer, Queen Mary, University of London, UK • p.Gen. Georgios Papaprodromou, former Director of the Cybercrime Division of the Hellenic Police Headquarters • Simon Dejung, Chief Underwriting Officer, Global Cyber & Technology, Axis Reinsurance, Zurich, Switzerland • Spyros Lathouris, Howden Brokers, Athens, Greece



		<p>Issues:</p> <ul style="list-style-type: none"> • Challenges facing the cyber insurance market • Experience of the European Cybercrime Task Force • Issues facing the insurance of digital assets (such as cryptocurrency and digital tokens) • Panel discussion – how can the cyber challenges be overcome?
	13:00-14:00	Lunch
	14:00-15:15	<p>PLENARY SESSION 3:</p> <p>HEALTH INSURANCE - HOW THE INSURANCE SECTOR CAN BEST COMPLEMENT THE PUBLIC HEALTH SECTOR</p>
		<p>Moderator: Prof. Dr Margarida Lima Rego, NOVA Universidade, Lisbon, Portugal</p> <p>Panellists/presenters (to include):</p> <ul style="list-style-type: none"> • Prof. Dr Efi Tziva, Aristotle University of Thessaloniki, Greece: <i>Health insurance. New challenges in the era of "e-health"</i> • Dr. George Papagiannakis, computer scientist, ITE Crete, founder ORamaVR, Geneva, Switzerland • Prof. Dr. Oliver Brand, University of Mannheim, Germany • Christina Andrikopoulou, Association of Hellenic Insurance Companies • Adrita Bhattacharya-Craven, Director Health & Demography, The Geneva Association <p>Issues:</p> <ul style="list-style-type: none"> • Alternative models: the example of cover of pandemics • Assessing the two systems: overlaps, complementary covers, gaps? • AI and Health • Health Care and Health Insurance: prevention vs indemnification – the interplay • European Health Data Space and its impact on health insurance
	15:15-15:30	<p>Brief outlook on AIDA World projects/Working Party activities. Carlos Estebenet, Argentina – AIDA World President</p>
	15:30-16:00	Coffee Break



	16:00-17:30	AIDA WORKING PARTY SESSIONS (breakout sessions)
		Meeting of AIDA Financial Lines & Cyber Risks Working Party Theme: Recent developments in cyber insurance and in D&O insurance
		Chair: Prof. Dr jur. Robert Koch , University of Hamburg, Germany Panellists/presenters (to include): <ul style="list-style-type: none"> • Prof. Dr jur. Robert Koch, "Cover for damage caused by cyber extortion as loss mitigation costs" • Dr. Caroline Schilling-Schulz, partner, Arnecke Sibeth Dabelstein, Hamburg: "Latest developments in D&O insurance cases in Germany". • Dr Anastasios Tamamidis, Legal Counsel, ERGO Hellas, Athens: "Fines and penalties? Are they insured?"
		Meeting of AIDA Reinsurance Working Party Topics: Political Risks Insurance/recent developments in reinsurance in English law including 'arbitration and jurisdiction clauses in aviation claims made after Russia- Ukraine war' / 'reinsurance claims in relation to Covid-19 BI losses'.
		Chair: Prof. Dr Ozlem Gurses , King's College, London, UK Panellists/presenters (to include): <ul style="list-style-type: none"> • Dr Cheng Lin, Fujian Normal University, China: "The role of export credit agencies in reinsuring political risks" • Michelle George, partner and Adrian Mecz, senior consultant, Norton Rose Fulbright, London, UK: "Covid19 – reinsurance implications" • Torben Bondrop, partner, Plesner, Copenhagen, Denmark: "Some recent developments of sunset clauses"
		Joint Meeting of AIDA Distribution of Insurance Products Working Party and AIDA State Supervision Working Party Theme: How to regulate group policies?
		Co-chairs: Prof. Dr Pierpaolo Marano , Università Cattolica del Sacro Cuore, Milan, Italy / University of Malta / Latvije Universitate,



		<p>Riga, Latvia and Yannis Samothrakis, partner, Taylor Wessing, Paris, France</p> <p>Panellists/presenters (to include):</p> <ul style="list-style-type: none"> • Valentina Ogliari, Head of Legal, Compliance and Public Affairs Italy & Israel, Greece, Cyprus CIPP/E Marsh S.p.A • Luo Can, Southwestern University of Political Science and Law, Chongqing, China • Tadao Koezuka, Waseda University, Tokyo, Japan • Carlo Galantini, Partner, Galantini & Partners, Milan, Italy <p>Issues:</p> <ul style="list-style-type: none"> • University Group insurance as a distribution model (conflicts of interest, obligations to insured, commercial and legal position of policyholder) • Testing the impact of the CJEU decision • Discussing with audience a draft questionnaire on the regulation of group insurance as a distribution model, with the aim to produce proposals for the IDD review
		<p>Joint Meeting of AIDA Motor Insurance Working Party and New Technologies, Prevention and Insurance Working Party</p> <p>Topics: Smart vehicles and ICT, emerging distribution models, devices to reduce the risk of accidents, recent case rulings</p>
		<p>Co-chairs: Prof. Dr Sara Landini, University of Florence, Italy and Prof. Dr Andrea Signorino Barbat, University of Montevideo, Uruguay</p> <p>Panellists/presenters (to include):</p> <ul style="list-style-type: none"> • Prof. Dr Sara Landini, University of Florence, Italy • Prof. Dr Simona Viciani, University of Florence, Italy • Prof. Dr Andrea Signorino Barbat, University of Montevideo, Uruguay • Prof. Dr Konstantinos Christodoulou, National and Kapodestrian University, Athens, Greece • Dr Kyriaki Noussia, University of Reading, Reading, UK • Dr Massimo Dotto, partner, CMS, Rome, Italy • Prof. Dr. Maria Luisa Muñoz Paredes, University of Oviedo, Spain
	19:00-20:30	<p>Conference Drinks Reception</p> <p><i>Venue: The Athens Club 11 Eleftheriou Venizelou (Panepistimiou) Athens 10564</i></p> <p>A central location close to Syntagma Square, the vibrant heart of Athens, with stunning views of the Acropolis monument and surrounding area.</p>



		<p>During the Reception the opportunity will be taken to present the</p> <p style="text-align: center;"><i>AIDA Europe Young Authors' Awards Prize</i></p>
Fri 31 May 2024	09:00-09:30	Pre-session coffee
	09:30-10:45	<p>PLENARY SESSION 4:</p> <p>CATASTROPHE PERILS AND INSURANCE – INCREASING RISK, CHANGING DYNAMICS</p>
		<p>Moderator: Stijn Franken, partner, Nauta Dutilh/ University of Leiden, Netherlands</p> <p>Panellists/presenters (to include):</p> <ul style="list-style-type: none"> • Dr Konstantinos Chalkias, Birkbeck Business School, London, UK • Erwin Smit, MD, Marsh Nederland, Rotterdam, Netherlands • Francisco S. Espejo Gil, Assistant Director, Research and International Relations, Consorcio de Compensación de Seguros (CCS), Madrid, Spain • Vasileios Volonakis, UW Property & Cargo Supervisor, Generali Hellas, Athens, Greece <p>Issues:</p> <ul style="list-style-type: none"> • Joint public-private sector risk distribution: alternative models • Illustrations/shortcomings in resources and enforcement • Paradoxes in bearing and sharing of knowledge, responsibility, and control • Role, history, and future of protection gap entities/PPPs: <ul style="list-style-type: none"> ○ Country/perils experiences contrasted and considered ○ Market/customer expectations reconciled • Role of parametric insurance solutions
	10:45-11:15	Coffee break
	11:15-12:30	<p>PLENARY SESSION 5:</p> <p>UNDERWRITING, POLICY WORDING AND CLAIMS RESPONSES IN A NET ZERO-DIRECTED WORLD OF CLIMATIC CHANGE</p>
		<p>Moderator: Tim Hardy, Co-Chair, AIDA Europe, UK</p> <p>Panellists/presenters (to include): some tbc</p> <ul style="list-style-type: none"> • Dr Franziska Arnold-Dwyer, Queen Mary, University of London, UK • [Insurance company representative] • Dr Maria Arana, ESG Leader Europe, Marsh, Zurich, Switzerland • Prof. Dr Harald Ullman, Linköping University, Sweden



		<p>Issues:</p> <ul style="list-style-type: none"> • Realities of applying Principles for Sustainable Insurance (PSI) in practice – in context of consumer, SMEs, as well as large-scale corporate/institutional policyholders • Impact of ESG and better risk management via net zero-aligned insurance products • Role of insurers and capacity for changed practices in pre-contract negotiations, pricing, terms and claims and legal framework required to take effect • Wider implications with onset of new risks, channels, products and technologies
	12:30-12:45	<p>Session close/reflections on programme themes Future events/activities of AIDA Europe – getting involved</p>
	12:45-13:45	Lunch
	13:45-15:15	<p>AIDA WORKING PARTY SESSIONS (breakout sessions)</p>
		<p>Joint Meeting of AIDA Climate & Catastrophic Events Working Party, Civil Liability Working Party and Dispute Resolution Working Party</p> <p>Theme:</p> <ul style="list-style-type: none"> • Review of current liability and litigation landscape across different jurisdictions for corporates and other private and public entities • Impact of compliance with ESG disclosures, emissions targets and litigation funding and differing representative action and alternative dispute resolution regimes.
		<p>Co-chairs: Tim Hardy, AIDA Europe Co-Chair, UK and Chris Rodd, AIDA Vice President, insurance mediator, Melbourne, Australia</p> <p>Case studies from various jurisdictions</p> <p>Panellists/presenters:</p> <ul style="list-style-type: none"> • Prof. Dr Stefan Perner, Vienna University of Business and Economics, Austria <ul style="list-style-type: none"> ○ <i>Asmania et al vs Holcim</i> (Switzerland, pending) ○ <i>Mex M.</i> (European Court of Human Rights) ○ <i>KlimaSeniorinnen v Switzerland</i> (ECtHR) • Chris Rodd, Insurance Mediator, Melbourne, Australia <ul style="list-style-type: none"> ○ <i>Cooper v National Offshore Petroleum Safety and Environmental Management Authority</i>; and ○ <i>Munkara v Santos NA Barossa Pty Ltd</i> (both Australian Federal Court decisions) • Dr Franziska Arnold-Dwyer, Queen Mary, University of London, UK <ul style="list-style-type: none"> ○ Using climate litigation tactically – recent UK cases:



		<ul style="list-style-type: none"> ▪ <i>R. (on the application of ClientEarth) v Financial Conduct Authority</i> [2023] EWHC 3301 (Admin) ▪ <i>ClientEarth v Shell Plc</i> [2023] EWHC 1137 (Ch) ▪ <i>R. (on the application of Friends of the Earth Ltd) v Secretary of State for Business, Energy and Industrial Strategy</i> [2022] EWHC 1841 (Admin) <ul style="list-style-type: none"> • Jonathan Scragg, Partner, Duncan Cotterill, Wellington, New Zealand <ul style="list-style-type: none"> ○ <i>Smith v Fonterra</i>, New Zealand Supreme Court • Prof. Dr Oliver Brand, University of Mannheim, Germany <ul style="list-style-type: none"> ○ German cases of note <p>Followed by panel discussion and Q&A engagement with meeting upon issues arising and implications for the future.</p>
		<p>Meeting of AIDA Personal Insurance & Pensions Working Party</p> <p>Topics: Impact and solution of digitalization and new technologies for personal insurance; Social sustainability and personal insurance issues.</p>
		<p>Chair: Prof. Dr Diana Cerini, University of Milan-Bicocca, Italy</p> <p>Panellists/presenters:</p> <ul style="list-style-type: none"> • Prof. Dr Diana Cerini, Director of CELIS - Centre for Law, Innovation and Sustainability, University of Milan - Bicocca, Italy • Prof. Dr Lydia Velliscig, University School for Advanced Studies IUSS Pavia, Italy • Peter Wedge, Director of Cyber Wordings, Gallagher Re, London, UK • Prof. Em. Jérôme Kullmann, em. AIDA President
		<p>Meeting of AIDA Marine Insurance Working Party</p> <p>Theme: Marine insurance risks – recent developments</p>
		<p>Chair: Prof. Dr Satoshi Nakaide, Waseda University, Tokyo, Japan</p> <p>Panellists/presenters (to include):</p> <ul style="list-style-type: none"> • Prof. Ozlem Gurses, King’s College, London: “<i>Ransom insurance: general average or insurance fund?</i>” • Richard Sarll, Barrister, 7KBW, London: “<i>From salvage to wreck removal: the uncertain transition between the risks assumed by H&M insurers and by the Clubs</i>”



		<ul style="list-style-type: none"> • Yannis Pavlopoulos, Sea Guardian, Greece • Maximilian Guth, Partner, Weiland, Hamburg: <i>"Hull cover for depreciation in value"</i> • Prof. Johnny Chang, CTBC Business School, Taiwan: <i>"Growing cybersecurity risks in maritime industry and insurance solutions"</i>
		<p>Meeting of AIDA General Principles of Insurance Law Working Party</p> <p>Theme: The essential elements of an insurance contract and the boundaries of it</p>
		<p>Chair: Prof. Dr Caroline van Schoubroeck, K U Leuven, Belgium</p> <p>Panellists/presenters (to include):</p> <ul style="list-style-type: none"> • Prof. Dr Margarida Lima Rego, Nova Universidade, Lisbon, Portugal • Berry van Wijk, Partner, Houthoff, Rotterdam, The Netherlands • Artemis-Pasiphae Karagiorgaki, Head Legal, Ethniki Insurance Company, Athens, Greece • Béatrice Toussaint, Lawyer, Brussels Bar, Accredited mediator and third-party decision-maker, Brussels, Belgium <p>Issues:</p> <ul style="list-style-type: none"> • What distinguishes an insurance contract from consumer guarantee contracts, P2P, sharing economy, etc.? • What are the implications of the CJEU judgements on group insurance contracts from a contractual perspective and the application of EU Regulation Rome I on conflicts of laws?
	15:15	Conclusion of sessions and Conference



Conference is held in English only; no translation is provided

Conference Fee and Registration

	EUR
Regular Conference Fee (including Reception 30/05/2024)	535.—
Please register HERE	
Hellenic Chapter of AIDA members (including Reception 30/05/2024)	375.—
Please register HERE	
Student & Young Academic Fee (requires a current University inscription)	170.—
Please register HERE	
Cocktail reception only	40.—
Please register HERE	

Payment Details

Please note that you may settle your conference fee in EUR by Credit Card or PayPal.

Young Authors' Award Prize

The conference includes the presentations by award-winners of the AIDA Europe Young Authors' Award Prize on **Thursday, 30 May 2024, as well as** the award-winning ceremony during the **Conference Cocktail Reception on the same day**.



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

Ms Alkistis Christofilou, Co-Chair, AIDA Europe, **Mr Tim Hardy**, Co-Chair, AIDA Europe, **Ms Litsa Brouma**, aidaeuropesecretariat@aidainsurance.org

CONFERENCE VENUE

Conference Center of ETHNIKI ASFALISTIKI (Ethniki, Insurance Company SA)

103-105, Syngrou Avenue, 11745 Athens.



<https://www.google.com/maps/place/Ethniki,+Hellenic+General+Insurance+Co.+S.A./@37.9585072,23.7169069,17z/data=!3m1!4b1!4m6!3m5!1s0x14a1bd01106b8ab3:0x4cc22f2245c450ad!8m2!3d37.958503!4d23.7194818!16s%2F%2F1tf4h67j?hl=en&entry=ttu>

Closest Metro Station "Syggrou Fix": 12' walk

Next Closest Metro Station: "Acropolis"



ACCOMMODATION Hotels (*to be booked individually by delegates*)

Intercontinental Athens (5') <https://athenaeum.intercontinental.com/en/>

Grand Hyatt Athens (5')

https://www.google.com/aclk?sa=L&ai=DChcSEwjBi9mxioiEAXU9p2glHWlcDBcYABAEGgl3Zg&ase=2&gclid=EAlalQobChMIwYvZsYqIhAMVPadoCR1pXAwXEAAAYASAAEgKWWvD_BwE&sig=AOD64_3VGIT063ZD0G6zufZjXUturT7gWQ&q&nis=4&adurl&ved=2ahUKewjN3NGxioiEAXv4R_EDHV7rA2AQ0Qx6BAgGEAE

HERITAGE HILL HOTEL (10')

<https://hhhotel.gr/>

The Hotel offers a 15% discount to the Conference delegates at current prices on a first-come-first-serve basis (e-mail to: info@hhhotel.gr, tel. +30 216939 7700)

LUX & EASY Signature, Syggrou 234 <https://luxandeasy.com/signature-syggrou-234/>

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COCO-MAT ATHENS BC <https://www.athensbc.com/>

THE ROYAL OLYMPIC <https://www.royalolympic.com/>

THE CONVO ATHENS RIVIERA, THE CONVO SYNGROU APTM <https://convohotels.cloudbeds.com>

THE ATHENS MARRIOTT

<https://www.marriott.com/en-us/hotels/atham-athens-marriott-hotel/overview/>

TITANIA HOTEL <https://www.titania.gr/>

A variety of other hotels is available in the area, as well as at the Athens Center (Syntagma Square, Omonoia Square), as well as towards the south at the Athens Riviera coastline.