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**CEE Insurance Growth Dynamics –
Competing in a Slowing Macroeconomic
Growth Environment**

Macroeconomic Trends and Outlook: Strategic Impact on CEE Insurance

Regulations: Solvency II and changes in the Operating Model

Strategies: Market Growth Opportunities

Growth Drivers: Innovative value propositions

Changing Consumer Patterns: Multi-Access-Management

Wednesday, November 14, 2012: Prevenue Dinner
Thursday, November 15, 2012: Executive Management
Conference

Palais Niederoesterreich
Vienna, Austria

Premium Partner

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Institute of Insurance Economics



University of St.Gallen

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CEE Insurance Growth Dynamics – Competing in a Slowing Macro- economic Growth Environment



Prof. Dr. Peter Maas
Conference Moderation
Member of the Executive Board,
Insurance Institute University
St. Gallen, Switzerland

Economic and political developments stay to be the main challenges for insurers in the CEE region. As the Euro crisis will not be resolved in the near future, unpredictability and uncertainty frame strategic decisions as key issues accompanied by slowing macro-economic growth. Despite this, the insurance markets in the CEE-region are expected to grow. Therefore the CEE insurance markets are challenging as well as promising at the same time.

To serve a growing middle-class and digital mature clientele is challenging for the established insurance players. Changing consumer patterns and a growing demand on additional services are visible. Yet the impact of social media platforms and a magnitude of smart apps buzzing around consumers is everything else than clear. The competitive dynamics remain high with distribution channel optimization and product innovations being key drivers. Additional pressure arises from the regulators with Solvency II requirements, which in particular for smaller insurance companies are a real issue that can only be solved by transforming the way insurers use to operate their business or – at least – through consolidations in the market.

The InsuranceCom community is composed of individually selected senior executives and CEE insurance experts. They will present and discuss challenging theses. This exchange of experiences and opinions is indispensable in times of change. Come and participate in this exchange and be part of this exclusive community.

InsuranceCom – the platform where decision-makers of the European Insurance industry meet and exchange their experiences.

Management Sessions & Panel Discussion



Violeta Ciurel
President & CEO, AXA Life
Insurance Romania



Eric Clurfain
Central Europe Regional
Head, MetLife



Przemysław Dąbrowski
CFO, PZU SA



Paul de Beus
Partner, European Actuarial
Services, Ernst & Young Ltd.



Sven Fokkema
Member of the Executive
Board, Head Europe,
Talanx International AG



Dr. Lorenzo Kravina
Member of the Executive
Committee, Generali PPF
Holding



Dr. Klaus Miller
Member of the Executive
Board, Hannover Re Group



Jan Monkiewicz
Vice Secretary General,
Head of Progress and
Liaison-Eastern Europe,
International Association
for the Study of Insurance
Economics (THE GENEVA
ASSOCIATION)



Daniel Staib
Senior Economist, Research
& Consulting, Responsible
for CEE Region, Swiss Re



Kurt Svoboda
Member of the Management
Board, Chief Risk Officer,
UNIQA Group



Ing. Mag. Andreas Unger
Managing Director,
BearingPoint Austria CEE

Thursday, November 15, 2012

08:30	Registration & Networking
09:00	Welcome and Introduction Prof. Dr. Peter Maas, Member of the Executive Board, Insurance Institute University St. Gallen
09:20	CEE Economic and Insurance Market Outlook Daniel Staib, Senior Economist, Research & Consulting, Swiss Re
09:50	Dynamics of the CEE Insurance Market - Building a focused presence Sven Fokkema, Member of the Executive Board, Head Europe, Talanx International AG
10:20	Networking & Refreshments
10:50	Solvency II Readiness and Consequences Paul de Beus, Partner, European Actuarial Services, Ernst & Young Ltd.
11:20	Panel: Consequences of Solvency II: Changes in the Operating Model Przemysław Dąbrowski, CFO, PZU SA Dr. Klaus Miller, Member of the Executive Board, Hannover Re Group Jan Monkiewicz, Vice Secretary General, Head of Progress and Liaison-Eastern Europe, International Association for the Study of Insurance Economics (THE GENEVA ASSOCIATION) Kurt Svoboda, Member of the Management Board, CRO, UNIQA Group
12:00	Networking & Lunch
13:10	Central and Eastern European Markets: Life Insurance Perspectives Eric Clurfain, Central Europe Regional Head, MetLife
13:40	Multichannel Management in the CEE: Quality of Advice Dr. Lorenzo Kravina, Member of the Executive Committee, Generali PPF Holding
14:10	Customer centricity as strategic business differentiator in a competitive market environment – AXA Life Insurance Romania Violeta Ciurel, President & CEO, AXA Life Insurance Romania
14:40	Plenary Discussion Co-Moderation Ing. Mag. Andreas Unger, Managing Director, BearingPoint Austria CEE
15:00	Conclusions, Prospects and Closing
15:10	Networking & Cocktail

Important Information

Dates of InsuranceCom

Prevenue Dinner, Restaurant Herrenhof
Herrengasse 10, 1010 Vienna, Austria
November 14, 2012, 6:30 pm

Management Conference, Palais Niederoesterreich
Herrengasse 13, 1010 Vienna, Austria
November 15, 2012, 8:30 am – 5:00 pm

Venue

Palais Niederoesterreich
Herrengasse 13, 1010 Vienna, Austria
Tel.: +43 1 907 62 99 11828
Fax: +43 1 907 62 99 11826
www.palais-niederoesterreich.at



Palais Niederoesterreich

Accommodation Bookings

Steigenberger Hotel Herrenhof
Herrengasse 10, 1010 Vienna, Austria
Tel.: +43 1 534 04 858
Fax: +43 1 534 04 888
www.herrenhof-wien.steigenberger.at

Special rate: EUR 189.– SR/EUR 209.– DR
Booking key word: InsuranceCom



Steigenberger Hotel Herrenhof

InsuranceCom Personal Registration

By e-mail to office@uvision.ch
or by telephone +41 44 260 10 60

Please register in good time.
The number of places is limited.

Organizer & Information

InsuranceCom c/o uvision AG
Nordstrasse 9, CH-8006 Zurich
www.uvision.ch
Business Management: Sandro Schmid
Organization: Ramona Oberlin
Tel.: +41 44 260 10 60
E-mail: office@uvision.ch
www.insurancecom.eu

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