



2nd Annual Insurance Distribution Strategies Forum

21st - 22nd September 2010, DoubleTree by Hilton Milan

IN THE CHAIR

Fintan Byrne, Alico Life Ireland
Chief Compliance Officer

Jonas Billberg, If, Sweden
Senior Vice President, Head of Distribution

Christoph Lürer, Zurich Financial Services
Principal Manager

Gijsbert van de Nieuwegiessen, AEGON, The Netherlands
Executive Vice President

Niek Ligtelijn, Ineas, The Netherlands
Chief Executive Officer

Giovanni Tucci, AXA MPS, Italy
Chief Operating Officer

Marlies Steurer, UNIQA, Austria
International Bancassurance

Nathalie Bois-Monier, Credit Agricole Assurances, France
Head of International Marketing

René van der Poel, ERGO, Germany
Head of Bancassurance Europe/Asia

Michaéla Moller, GE Capital, Denmark
Global Channel Development Manager

Anna Lisa Tazartes, GE Capital, UK
Marketing and Operations Director – Global Insurance

Trond Bergestuen, Gjensidige, Norway
Marketing Director

Fintan Byrne, Alico Life, Ireland
Chief Compliance Officer

Cristina Nitescu, Piraeus Bank Romania
Head of Bancassurance & Insurance

Avishek Biswas, NIIT Technologies
Senior Business Manager

Carsten Ratzlaff, Oracle Europe
Sales Development Leader Financial Services

Bernhard Florian Kotanko, Oliver Wyman Financial Services
Partner & Managing Director Germany

Maxime Charbonnel, Roland Berger Strategy Consultants
Principal

FIND YOUR REASONS TO ATTEND

Consumers today are more multichannel than ever before. Insurance distribution is evolving and becoming more complex as more customers go online and switch channels to research and buy insurance. eBusiness and channel strategy executives need to manage distribution through multiple channels, avoid channel conflict and poor multichannel customer experiences. Executives must align culture, organizational design, technology, metrics and processes, and incentives.

2010 is looking much better for insurance channel strategy leaders. Financial markets have stabilized, and some insurers are eyeing small growth and new hires. The focus is on perennial issues like retention, channel conflict and doing more with less. In this environment, insurance professionals are promoting online self-service to lower costs, investing to improve the Web and multichannel customer experience, executing smarter digital marketing, experimenting with emerging technologies like mobile phones, and supporting agents with lead generation via the Web.

Speakers from leading financial institutions will share their knowledge and experience on successful insurance strategies and channel distribution. Join them in Milan! You will meet experienced professionals and discuss views on effective multichannel distribution, marketing and sales force excellence.

- ▶ Succeed in multichannel approach
- ▶ Utilize opportunities in Internet insurance
- ▶ Improve effectiveness through Bancassurance channel
- ▶ Achieve sales force excellence
- ▶ Streamline distribution channels to reduce costs
- ▶ Accomplish higher productivity
- ▶ Overcome regional issues in distribution

And much more...

WHO WILL ATTEND

CEOs, COOs, CMOs, Vice Presidents, Managing Directors, Commercial Directors, Heads of Channel Distribution, Alternative Channels, Business Strategy & Development, Sales & Marketing, Communication, Internet, Ecommerce, Bancassurance, Product & Service Development, Innovations, Customer Relationship, Segmentation

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Day 1, September 21st, 2010

8:30 Registration and coffee

9:00 Opening remarks from the chair

▶ MAINTAINING THE COMPETITIVE EDGE IN INSURANCE DISTRIBUTION

9:10 Succeeding in multichannel approach

- Efficient distribution
- Multichannel approach
- Distribution based on partnership/alliances
- Working with several brands, including white label
- Creating total customership through cross-selling
- Aligning culture and organization
- Questions & Answers

Jonas Billberg, If

Senior Vice President, Head of Distribution Sweden

9:50 The Customer and the Carrier: Technology-aided Distribution to ensure the twain shall meet

- Insurance distribution as means to building effective customer relationships
- The 'Pull' perspective to insurance distribution: impact of customer behaviour / expectations
- The 'Push' Perspective to insurance distribution: business process innovations by insurers
- Drawbacks in the typical insurer's usage of technology for insurance distribution
- Exploring ways for insurers to better utilise technology for more effective insurance distribution
- NIIT Technologies: Helping insurers serve customers better
- Questions & Answers

Avishek Biswas, NIIT Technologies

Senior Business Manager

10:30 Developments in Internet insurance

- Market developments and AEGON's future market position
- Rejuvenating the business model
- Consequences for the customer interface and distribution
- Focus on data driven marketing and pull marketing
- Questions and Answers

Gijsbert van de Nieuwegiessen, AEGON

Executive Vice President

11:10 Morning coffee and networking

11:30 Next generation proprietary sales force

- The role of proprietary sales force in effective multi channel distribution
- The cost, productivity and professionalization dilemma in legacy sales forces
- Elements of a next generation proprietary sales force
- Transformation path and tailored application for personal and p+c lines
- Questions & Answers

Bernhard Florian Kotanko, Oliver Wyman Financial Services

Partner & Managing Director Germany

12:10 Interactive Panel Discussion

The audience has an opportunity to ask questions and open an interactive discussion with the speakers from the morning session

12:30 Luncheon

13:50 Utilizing opportunities in insurance eBusiness

- The role of alternative channels today
- Insurers' perspective – understanding the change
- Improving the quality and image of insurers via new technology
- Questions & Answers

Niek Ligtelijn, Ineas

Chief Executive Officer

14:30 Choosing the right Bancassurance model for insurance distribution

- Adapting the model to reflect the strategy, resources and priorities
- Considering differences and specifics
- Identifying future directions and opportunities
- Questions & Answers

Giovanni Tucci, AXA MPS

Chief Operating Officer

15:10 Improving effectiveness through Bancassurance channel

- Success factors of Bancassurance performance
- What are the KPIs and benchmarks
- Performance management
- Questions & Answers

Marlies Steurer, UNIQA

International Bancassurance

15:50 Afternoon coffee and networking

16:10 Credit Agricole Group Bancassurance model

- The efficiency of the integrated model: Credit Agricole track record in bancassurance
- A customer centric process
- An optimization of benefits for all
- Questions & Answers

Nathalie Bois-Monier, Credit Agricole Assurances

Head of International Marketing

16:50 Towards Excellence via Bancassurance

- Bancassurance and distribution
- Support areas towards a Bank
- Integrated approach of Insurer and Bank
- Questions & Answers

René van der Poel, ERGO

Head of Bancassurance Europe/Asia

17:30 Interactive Panel Discussion

The audience has an opportunity to ask questions and open an interactive discussion with the speakers from the afternoon session

17:50 Closing remarks from the chair

Speakers and delegates are cordially invited to attend a

Networking Cocktail Reception



Day 2, September 22nd, 2010

8:30 Morning refreshments

▶ DRIVING HIGH PERFORMANCE AND INNOVATION

9:00 Achieving sales force excellence

- Developing efficient sales incentive programs
- Providing IT and infrastructure support
- Meeting customer service expectations
- Questions & Answers

Michaéla Moller, GE Capital
Global Channel Development Manager

9:40 Leveraging third-party distribution channels

- Developing brokers channel in Europe
- Boosting agents efficiency
- Optimizing alternative third-party channels
- Questions & Answers

Maxime Charbonnel, Roland Berger Strategy Consultants
Principal

10:20 Reaching higher productivity and gaining competitive advantage

- Exploring new products & alternate channels
- Identifying customer needs & expectations
- Expanding into new markets
- Questions & Answers

Trond Bergestuen, Gjensidige
Marketing Director

11:00 Morning coffee and networking

11:20 Have Insurance Carriers Forgotten the Customer?

- Key trends Identified
- The landscape of the product vs. customer centric organization
- What impact has cost efficiency having on sales capability?
- What are possible solutions to create a customer centric carrier?
- Questions & Answers

Carsten Ratzlaff, Oracle Europe
Sales Development Leader Financial Services

12:00 Transforming insurance distribution to a customer centric process

- Segmenting markets to promote fitting products & offers
- Maximizing customer lifetime value & service profitability
- Reducing the acquisition cost & improving the retention of profitable customers
- Questions & Answers

Christoph Lüer, Zurich Financial Services
Principal Manager

12:40 Interactive Panel Discussion

The audience has an opportunity to ask questions and open an interactive discussion with the speakers from the morning session

13:00 Luncheon

14:00 Overcoming regional issues in distribution

- Market conditions and impact of regulation
- Influence of customer behavior
- Adapting to individual markets and cultures
- Questions & Answers

Anna Lisa Tazartes, GE Capital
Marketing and Operations Director – Global Insurance

14:40 Regulatory developments impacting insurance industry

- Objectives, practice & compliance
- Aiming financial stability & transparency
- Promoting fair market practices
- Questions & Answers

Fintan Byrne, Alico Life International
Chief Compliance Officer

15:20 Technology – a key factor for better performance & higher profits

- Integrating insurance distribution in bank's systems
- Better servicing client needs
- Enabling business agility
- Questions & Answers

Cristina Nitescu, Piraeus Bank
Head of Bancassurance & Insurance

16:00 Interactive Panel Discussion

The audience has an opportunity to ask questions and open an interactive discussion with the speakers from the afternoon session

16:20 Closing remarks from the chair

16:30 Farewell coffee and networking

I would like to thank everyone who has helped with the research and organization of this event, especially the speakers for their support and commitment.

Sonia Bausova, Senior Conference Producer
sonia.bausova@jacobfleming.com





Meet Our Comprehensive Speaker Panel

Giovanni Tucci, AXA MPS Italy Chief Operating Officer

Giovanni Tucci, 44. COO at AXA MPS since the beginning of the joint venture in 2007, joined AXA in 2000 as Head of Rome business unit in AXA Assicurazioni with responsibilities over commercial, underwriting and claims management related to 250 agencies. He moved to Milan in 2003 to become Chief Offer & Claims Officer for both L&S and P&C and then P&C officer for the Mediterranean Region in 2006. He qualified as actuary in 1988 and started his professional career in the London office of Tillinghast: he then moved to Milan to start the Italian consulting operations, leading reserving, pricing, appraisal and expense assignments. From 1994 to 2000, he was first Head of Motor and then of all P&C business lines at Nuova Tirrena, a mid ranking company formerly belonging to Toro Group.

Avishek Biswas, NIIT Technologies Senior Business Manager

Mr. Biswas consults with insurers in the Benelux region in exploring possible IT solutions and services to help insurers operationalise faster go-to-market strategies and control operational costs. He has worked with well-known Indian IT services organisations as a business analyst and consultant on various client engagements in the insurance domain. Abreast of trends and developments within the insurance industry in Europe, he has extensive experience in conceptualising business-aligned IT service offerings targeted at insurers. Ever fascinated by the opportunities technology holds out for betterment of the insurance industry, Mr. Biswas holds the INS designation offered by the American Institute of Chartered Property Casualty Underwriters, is certified at Level 1 of the Fellow, Life Management Institute programme, and also holds certifications under the Associate, Annuity Products and Administration programme offered by the Life Office Management Association, Inc.

Jonas Billberg, If Sweden Senior Vice President, Head of Distribution

1999 - present If P&C/If Skadeförsäkring (Dial until 2002)
May - Head of Sales & Service Sweden, Senior Vice President (May 2007 -)
Responsible for the Swedish private business with a turnover of 7,5 BSEK, which is approx. 20% of the total If Group's turnover. 530 employees focusing on our 1,4 million customers and working with sales & service, claims handling, key account management, product development and marketing. The business unit includes the Volvia and other brand insurance operations. I am heading a management team of 11 managers.
Head of Broker Sweden (Sep 2005-May 2007) – responsible for the brokered commercial business, i.e. sales, profitability and development of the customer portfolio. Portfolio of 800 MSEK, and my main mission was to turn around a negative sales development and improve our business model.
Corporate Strategy Manager (Jan 2004-Sep 2005) – leading strategic projects in the If Group. Example: distribution strategy, evaluation of new product lines and markets, strategy Danish operation, scenario planning and Nordic agreements with the partners GM and Ford.
Business Unit Manager (acting), Brand insurance (May 2003-Sep 2003) I was asked to be the acting manager during a paternity leave. The business unit, in business area Private, consisted of the former Dial and Volvia and had a portfolio of 3,5 BSEK, 850.000 customers and 300 employees. The management team I headed consisted of seven managers.
Head of Marketing, Dial (Oct 2000-Sep 2001) – in addition to my job as Head of Business development I was asked to develop our marketing unit during one year. The unit consisted of four employees - project managers and analysts working with branding, direct marketing and CRM.
Head of Business development, Dial/Brand insurance (Sep 2000-Dec 2003) – I was asked to become the manager of the unit I worked in. I became responsible for sales, profitability, partnerships and development of a business with a portfolio of 1,5 BSEK. Seven Key Account Managers and one Sales manager reporting to me. Part of the Management team of Dial and involved in the integration of Volvia after acquisition in 2001.
Key Account Manager, Dial (May 1999-Aug 2000) – responsible for the partners, sales and profitability of 3-4 brand insurance concepts, as well as the development of a new alliance concept within the property area.

Gijsbert van de Nieuwegiessen, AEGON The Netherlands Executive Vice President

Executive vice president at AEGON Bank
Public Company ; AEG ; Insurance industry
December 2008 – Present
Responsible for marketing, direct sales, internet, business development and client management.

General manager white label activities at Delta Lloyd
Public Company ; 5001-10,000 employees ; Insurance industry
January 2007 – December 2008
Leading the white label BU with white label insurance and bank products.
Programme manager white label activities at Delta Lloyd Groep
Public Company ; 5001-10,000 employees ; Insurance industry
January 2006 – January 2007
CEO at VDNA/FC internet Brokerage
Privately Held ; 11-50 employees ; Internet industry
August 2003 – December 2005
VDNA / Financieel content sold financial products through the internet using self-developed sites and marketing techniques.
CEO at Finesse Adviesgroep Insurance & Financial Planning
Privately Held ; 51-200 employees ; Insurance industry
December 1995 – August 2003
Founder and CEO of an financial brokerage firm
CEO at Finesse Accountancy, Fiscaal Advies en Consultancy
Privately Held ; 11-50 employees ; Accounting industry
January 1995 – December 2000

Trond Bergestuen, Gjensidige Norway Marketing Director

Trond Bergestuen is a Senior Director in the Commercial Division in Gjensidige – responsible for Marketing, CRM, web distribution and business development. Trond has served in a number of managerial positions within Marketing and Sales. Prior to Gjensidige, Trond worked as a management consultant with PA Consulting Group, a British technology and management consulting firm. There he developed customer-driven marketing strategies for clients in various industries, including telecommunications, airlines and financial services. He has also worked as a Senior Manager at American Express in New York, where he managed product development projects. Trond holds a Master of Science from Norway and an MBA from Cornell University, New York.

Christoph Lüer, Zurich Financial Services Principal Manager

Dr. Christoph Lüer is the Business Development Manager for General Insurance Independent Distribution at Zurich Financial Services. He leads the key strategic initiatives for GI Independent Distribution, including the development and roll-out of Zurich's global ID strategies and growth initiatives, and the global development of ID performance management. Dr. Lüer joined Zurich after a successful career in management consulting where he worked for Booz Allen Hamilton and Oliver Wyman in their operations and insurance practices. His professional experience includes managing strategic initiatives and leading significant transformational programs for major national and international insurers across Europe. Christoph Lüer holds a MBA in international business administration and a PhD in strategic management.

Fintan Byrne, Alico Life Ireland Chief Compliance Officer

Fintan Byrne joined Alico Life International in August 2009 as Chief Compliance Officer. He has over twenty five years experience in financial services and prior to Alico spent three years as Head of Compliance and Company Secretary with Zurich Bank and Zurich Treasury Services Limited. Zurich Bank is based in the International Financial Services Centre in Dublin. Zurich Bank is part of the Zurich Financial Services Group. Prior to this Fintan was Director of Operations and Compliance with another Dublin based insurance company, which provides insurance and investment products cross-border from its base in Ireland into eleven EU member states under freedom of services. Fintan obtained unique experience in terms of fraud and anti-money laundering while he was Internal Audit & Compliance Officer with Afribank. Fintan also worked as e-Business Risk Manager with First-e the internet bank. He obtained his primary degree at Trinity College, Dublin. He is a Member of the Irish Auctioneers & Valuers Institute and a Director of the Association of Compliance Officers in Ireland. Fintan is a frequent speaker at conferences in Ireland, the UK, Europe and Africa on topics ranging from Anti-Money Laundering to Risk & Corporate Governance. Aside from all of the above he lectures for the Institute of Bankers and has found time to undertake a MBA in Financial Services at the Smurfit Business School which he completed in May 2009 and is also a Certified Banker.

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6. This contract shall be governed and construed in accordance with the laws of the Slovak Republic (not including its conflict of laws provisions). Any disputes arising out of this contract shall be brought before the courts of the Slovak Republic situated in the city of Bratislava in the Slovak Republic. At its sole discretion, EP may elect to bring any dispute arising under this contract to the jurisdiction of the courts in which the client's offices are located.

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