

GENERAL INSURANCE CONVENTION

Workshop Sessions: 16 -17 October 1997

Europe - the changing markets

The intention is that participants in these workshops come prepared to discuss their own experiences and perceptions of the changing European markets. Some areas we could address include:

- **How do the markets still differ?**
 - examples: Germany/ Spain/ France/ Italy

- **Developments following Third Directive**
 - breakdown of tariffs
 - direct writers
 - bancassurance
 - other distribution changes
 - customer differentiation

- **Stability of markets**
 - equalisation reserves
 - reserving practices
 - trends in underlying profitability
 - reinsurance issues

- **Supervisory and legal issues**

- **Role of the actuary**
 - reserve certification
 - rating
 - solvency management