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