

5th Annual Bancassurance Forum

'Building on quality of service and products'

15th-16th February 2012, Barcelona, Spain

YOUR PRESTIGIOUS SPEAKER BOARD

Stephan Moltzen, Deutsche Bank, Germany, Head of Product Management Insurance

Stefan Winkler, Raiffeisen Bank International, Austria Head of Bancassurance

Robert Watters, AXA Direct Protection, Germany, CEO

Marc Sevestre, MetLife International, France Executive Vice President, Head of International Marketing, CEO Western Europe

Sharad Shrivastava, AEGON Global Pensions, Netherlands, Sales Director

Geert Deschoolmeester, ING Variable Annuities, Netherlands Head of Business Development

Jose Fuentes, Aviva, Spain Bancassurance Implementation Director

Tom De Witte, KBC, Belgium, Insurance Distribution Director

Alexander Lazarev, AIG Life, Russia, Vice-President & Group Division Director

Glen Browne, CIGNA Europe, Spain, Director General, Health, Life & Accident

Abhishek Bhatia, Prudential Corporation Asia Regional Director, Insurance Management – Asia

Hugues Henin, Credit Agricole Creditor Insurance, Italy, Director Italy, Head of Business Development Italy, Spain and Germany

Philip Sellers, HSBC, UK Head of Marketing, Global Insurance

Macchitella Massimo Costantino, UniCredit, Italy Head of Personal Banking Clients

EXPERT ADVISORY BOARD

Lucio di Geronimo, UniCredit Coporates & Investment Banking Director FIG Insurance - Head of Germany

Anton Kushner, Russian Standard Insurance, CEO
Wojciech Nowak, BZ WBK - Aviva Sales Director

EVENT FOCUS

Joining this event you will learn about

- ✓ **Where the market is moving in terms of connectivity**
- ✓ **How to present product complexity to the customer**
- ✓ **How to manage geographical differences between distribution strategies**
- ✓ **The key business drivers**, including geography, product, channel, profitability and regulation
- ✓ **Insights into creating and improving the Bancassurance model in your region**
- ✓ **How to plan your insights into future business strategy**
- ✓ **Upgrading pension products**
- ✓ **Which are the drivers for future growth in Bancassurance**

WHO WILL YOU MEET

CEOs, CMOs, COOs, Vice Presidents, Managing Directors, Heads of : Bancassurance, Channel Distribution, Life & Non-life Products, Pricing Underwriting;; Product development, Sales Finance; Financial advising services, Solution providers, Banks, Management consultants, Insurance regulators

EVENT FORMAT

5th Annual Bancassurance Forum is an event based on sharing and interactivity. The Forum will last two days including two streams for life and non-life and an interactive workshop on the 2nd day. The program further consists of 40 minute presentations with interactive panels and roundtable discussions. Within the program a social program at the end of the first day is included.

EVENT INTRODUCTION

In 2011 the insurance distribution continues to be challenged by the regulations, changing customer demand and this all still in the recovery environment. **Yet the Bancassurance channels didn't fall out of fashion.** The Bancassurers consider they have to better adapt to customers in view of increasing sales effectiveness. It has become fundamental to offer products that are based on client's needs.

Distribution is a main concern for both insurance companies and banks; Customer oriented approach proved to ensure how better **understand the client's needs** and thus better **target products that would interest them.**

In following months we shall see continued emphasis on cost reductions while **'effectiveness' remains on the pedestal.** Banks and insurance companies must better team up to effectively offer these products that have become with time more and more complex.

5th Annual Bancassurance Forum will open again to unveil the next steps in **product strategy and regional progress** of leading Bancassurers in Europe. The main focus will be on sales effectiveness and product development **in both life and non-life insurance.**

Don't miss a chance to be part of the strategic discussions and join us in grand city of Barcelona.

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PAST EVENT BROCHURES



DAY 1 | WEDNESDAY 15th FEBRUARY 2012

8:30 Registration and coffee

9:20 Welcoming note from Fleming Europe

9:25 Opening remarks from the Event Chair

9:30 KEYNOTE Building on Quality of Products and Services

- Bancassurance challenges for 2012
- Focus on channel- and online innovation
- Challenges in multichannel distribution models
- Customer experience and Bancassurance
- Questions & Answers

Tom De Witte, KBC, Belgium, Insurance Distribution Director

10:10 Regulator's Insight: Welcome to the New Bancassurance Environment

- European regulations and its recent impact on financial institutions
- Overcoming regional differences in Bancassurance – how to make distribution channels more comparable?
- Product sales regulation and customer protection
- Regulations on PPI
- Questions and Answers

10:50 Morning coffee and networking

11:20 CASE STUDY Efficient Cross-Sell to Increase Customer Value

- Distribution is key to success
- Selecting the right customers in the right segments
- Finding the right products
- Questions & Answers

Stefan Winkler, Raiffeisen Bank International, Head of Bancassurance

12:00 Panel Discussion: What are the Drivers for Future Growth in Bancassurance

- Bancassurance commission rates
- One stop-shop time saving process
- Customer view: Reduced price, a high-quality product and service
- Segmenting the clients and gain access to high net-worth sectors

12:40 Lunch

▶ **Stream I: Life Bancassurance Distribution: Challenges & Innovation**

14:00 Retaining Customer Confidence in Turbulent Times

- Key success factors: Relationship management and holistic advice
- Investment tools and professional service provided in unit linked products
- Protection products of alternative to do business with your customers
- Questions & Answers

Stephan Moltzen, Deutsche Bank
Head of Product Management Insurance

14:40 Modify or Invent Life Products?

- Dividing a portfolio into separate pools or buckets
- Different strategies within pension products
- Bucket plan strategy
- Questions & Answers

Robert Watters, AXA Direct Protection, CEO

15:10 Networking Coffee Break

15:30 How to Effectively Establish Sales in Terms of Launching New Life Products

- Developing new risk and pension products
- Dominant business models in Europe and recent trends
- Customer segmentation and distribution
- Questions & Answers

Jose Fuentes, Aseval – Aviva Group
Bancassurance Implementation Director

16:10 Critical View from Both Bank's and Insurer's Perspective

- How to improve pension segment
- Promotion issues within the pension segment
- How to convince people to save their money
- Questions & Answers

Sharad Shrivastava, AEGON Global Pensions
Sales Director

▶ **Stream II: Non-Life Bancassurance Distribution: Challenges & Innovation**

14:00 Looking Ahead in Credit Protection Insurance

- Providing cover against risk of non payment
- Strengthening existing credit management procedures
- Customer protection
- Questions & Answers

14:40 New Opportunities within Motor Insurance Technology

- Shaping the future with new technology innovations
- Recovering costs of motor insurance
- Looking at opportunities and risks for the insurance industry
- Governments role to engage effectively with the insurance industry
- Questions & Answers

15:10 Networking Coffee Break

15:30 Raising Sales in Stand Alone Non-life Bancassurance

- Increasing the contact's moment with the customer
- Performing specific marketing campaign to support the sales activity
- Proposing new products or a wider product range to potential and current customers
- Questions & Answers

16:10 Loyalty Factor: Key Trends in Customer Behaviour

- Client segmentation and strategy
- Creating communities of loyal customers
- Reaching new customer segments
- Questions & Answers

16:50 Common Streams Panel Discussion

In this interactive panel discussion there will be chance to react to the topics discussed during previous streams. Speakers and delegates will communicate their conclusions and remarks to the presented topics with a chance to find answers to their corporate issues. Discussion would be moderated by the Chairman and will include the experts of the previous speaking slots.

Topics:

- Offer unique products linking together life and non-life offer
- Retention of products – what is effort needed when entering new markets
- The role of insurance product in the overall client relationship
- Regulators and legal framework's recent and future impact on the regional market situation

17:20 Summary from the Event Chair

Speakers & Delegates are cordially invited to attend

Networking Cocktail Reception



DAY 2 | THURSDAY 16th FEBRUARY 2012

9:25 Opening remarks from the Event Chair

▶ Bancassurance in Europe: Key Regions' Operations

9:30 Bancassurance Outline in Northern and Western Europe

- Recent and future opportunities in PPI in Northern and Western Europe
- Impact on the market of creating specific products for Bancassurance
- Multiple distribution channels' role
- Strengthening Bancassurance partnerships
- Comparison of the fee income of Bancassurance and core banking products

10:00 Partnership Opportunities for PPI in Eastern and South-Eastern Europe

- How the opportunities may differ for administration and underwriting
- Supply structure for creditor insurance
- Identifying the potential of development of PPI in future years
- Questions & Answers

10:40 Morning coffee and networking

11:20 Accelerating Development of Bancassurance in Russia and Turkey

- Dynamic progress of Bancassurance activities in Eastern European region
- Strengthening the customer relations – the huge Bancassurance advantage
- Enhancing trust through personalized and relevant interactions in both traditional and new channels
- Questions & Answers

12:00 Panel Discussion: Bancassurance Operational Tactics in Europe

- Life and non-life insurance in the bank
- Development of combined and stand alone products
- Key principles and success factors of Bancassurance model
- Questions & Answers

Panel moderator: **Abhishek Bhatia**
Prudential Corporation Asia, Regional Director

12:40 Luncheon

▶ Looking Ahead in Alternative Innovations within Bancassurance

14:00 ▶ CASE STUDY Establishing Assurbanking Model

- What is a typical assurbanking product
- When to consider implementing assurbanking strategy
- Customers' perspective of such alternative distribution
- Questions & Answers

14:40 IT Systems Moving to the Light of Insurance Companies

- IT moving from back into front office
- Sales & post-sale customer service for Bancassurance products
- Using IT systems to boost your positioning among customers as a 'bancassurer'
- Serving wealthy customers with highest efficiency
- Questions & Answers

15:20 Social Media and the Evolving Roles and Opportunities for the Industry

- Understanding, assessing and mitigating the risks from social media
- Implementing a social media strategy
- Integrating social media in our relationship with customers and making it part of our marketing and sales plans
- Questions & Answers

Marc Sevestre

MetLife International, Executive Vice President,
Head of International Marketing, CEO Western Europe

16:00 Closing remarks from the Event Chair

16:10 Farewell Coffee

