



Language: **RUS-ENG**

14 September 2017
Hotel InterContinental
Moscow Tverskaya,
hall Rodchenko
Tverskaya ul., 22
Moscow

Conference organized by AIDA Insurance Legislation Working Group (AIDA Russian Chapter) within AEB Insurance and Pensions Committee

CONSUMER PROTECTION ON THE RUSSIAN INSURANCE MARKET – IMPACT OF THE RECENT DEVELOPMENTS IN THE EU

PROGRAMME

- 09:30 – 10:00** **REGISTRATION AND WELCOME COFFEE**
- 10:00 – 10:15** **OPENING REMARKS**
Frank Schauff, CEO, AEB
Jérôme Kullmann, Professor at the University of Paris Dauphine, Director of the Paris Institut for Insurance / President of AIDA World and AIDA-France
- 10:15 – 12:00** **PANEL DISCUSSION «CONSUMER PROTECTION AS THE MAIN FOCUS OF THE INSURANCE LEGISLATION DEVELOPMENT»**
- Transparency as the cornerstone of consumer protection in insurance;
 - Recent trends in the EU consumer protection legislation;
 - Recent trends in the development of the consumer protection legislation in other countries;
 - The role of the insurance regulator in ensuring consumer protection;
 - Priority of consumer protection in compulsory lines of insurance.
- Moderator:**
- **Capitolina Tourbina**, Chairperson of AIDA Insurance Legislation Working Group (AIDA Russian Chapter) / Director, Representative office in Moscow, General Reinsurance AG.
- Panelists:**
- **Vera Balakireva**, PhD, Deputy Director, Department of Financial Policy, RF Ministry of Finance
Improvement of the legislation of the Russian Federation in terms of increasing level of protection of rights of consumers of insurance services;
 - **Jérôme Kullmann**, Professor at the University of Paris Dauphine, Director of the Paris Institut for Insurance / President of AIDA World and AIDA-France
The poor match between the covered risk and the insured's requirement;
 - **Leonid Zubarev**, Partner, CMS

- ***Transparency as a key condition for effective consumer protection;***
Prof. Dr. Samim Ünan, University of Galatasaray İstanbul / President of AIDA Turkey - Secretary General of AIDA World
Recent trends in the development of consumer protection legislation in Turkey.

12:00 – 12:15 COFFEE-BREAK

12:15 – 13:45 PANEL DISCUSSION «CONSUMER PROTECTION LAW ENFORCEMENT PRACTICE»

- Protecting beneficiaries under the insurance contract – specific features;
- Court practice on the consumer protection legislation in insurance;
- Public interest in consumer protection: use of mediation and other legal means.

Moderators:

- **Leonid Zubarev**, Partner, CMS;
- **Olga Rammakh**, Director of Legal & Compliance Department, LLC "Strakhovaya kompaniya "Civ Life".

Panelists:

- **Victor Momotov**, Professor, Secretary of the Plenary Session, Judge of the Supreme Court of the Russian Federation;
- **Elena Nenakhova**, Deputy Head, Service for Consumer Protection and Financial Inclusion, Bank of Russia
Protection of rights of policyholders with help of institution of financial ombudsman;
- **Professor Daleen Millard**, Professor of private law and vice dean, University of Johannesburg
The role of alternative dispute resolution measures in the protection of policyholders: A South African Perspective;
- **Yury Fogelson**, Professor, Faculty of Law / Department of International Public and Private Law, Higher School of Economics;
- **Evgeny Vasiliev**, Director of methodology, Russian Association of Motor Insurers (RAMI)
Status of OSAGO as a result of struggle to protect rights of consumers.

13:45 – 14:30 LUNCH

14:30 – 16:00 PANEL DISCUSSION «FEATURES OF CONSUMER RIGHTS PROTECTION IN SELECTED TYPES OF INSURANCE»

- E-commerce in insurance: peculiarities of consumer protection;
- Insurance intermediaries and consumer protection;
- Life insurance contracts: full disclosure of the terms and conditions;
- Personal data protection in insurance.

Moderators:

- **Capitolina Tourbina**, Chairperson of AIDA Insurance Legislation Working Group (AIDA Russian Chapter) / Director, Representative office in Moscow, General Reinsurance AG;
- **Alexander Zaretski**, President, Association of Life Insurers.

Panelists:

- **Alexey Chirkov**, Head of Regulatory Division, Service for Consumer Protection and Financial Inclusion, Bank of Russia
Topical issues of consumer protection in collective insurance;
- **Sergey Dedikov**, Senior Partner, Society of Insurance Lawyers
Strengthening protection of interests of consumers of insurance services at legislative level
- **Alexander Zaretski**, President, Association of Life Insurers;
- **Tatiana Vukolova**, PhD (Senior Lawyer, Associate Partner), Rödl & Partner Moscow
Protection of personal data – specifics for insurance companies in Russia;
- **Sergey Kovalevsky**, PhD, Deputy Head of Legal Department, St. Petersburg Branch of SOGAZ
Legal issues of protecting the rights of insured persons under VMI contracts;
- **Alexey Laikov**, PhD, Head of Working group for preparation of the Basic Standard for Protection of Rights and Interests of Individuals and Legal Entities - Recipients of Financial Services Provided by SRO Members of Insurance Brokers within the Committee on Standards for Activities of Insurance Brokers under the Bank of Russia / Deputy Chairman of Council, SRO "Association of Professional Insurance Brokers" / General Director, Insurance broker RIFAMS
On principles and status of preparation of the Basic Standard for Protection of Rights of Recipients of Services of SRO members of insurance brokers.

16:00 – 16:15 COFFEE-BREAK

16:15 – 17:45 PANEL DISCUSSION «CONSUMER/BENEFICIARY PROTECTION IN MOTOR INSURANCE CONTRACTS (OSAGO AND KASKO)»

- Legal status of the beneficiaries under CMTPL contracts;
- Specific performance of CMTPL contracts as the way to protect consumer interests;
- Protection of victims under the Green Card system;
- Protection of victims under the EU and national legislation.

Moderators:

- **Sergey Goncharov**, Head of claims settlement department, "Tinkoff Insurance", JSC;
- **Sergey Kanaev**, Head, Public Movement "Federation of Car Owners of Russia".

Panelists:

- Representative of Bank of Russia (*tbc*);
- **Sergey Kanaev**, Head, Public Movement "Federation of Car Owners of Russia";
- **Sergey Efremov**, Vice-President, All-Russian Insurance Association (ARIA) / Deputy Executive Director, Russian Association of Motor Insurers (RAMI)
Execution of insurance contract in kind as a way to protect interests of victim;
- **Max Gutbrod**, Partner, Baker McKenzie
Consumer protection in light of current court practice;
- **Michael Theilmeier**, Vice-President, General Reinsurance AG
EU motor directives on consumer rights protection;
- **Prof. Dr. Samim Ünan**, University of Galatasaray İstanbul / President of AIDA Turkey - Secretary General of AIDA World
Protection of victims under the EU and national legislation.

17:45 – 18:00

CLOSING REMARKS AND OPENING OF RECEPTION

Capitolina Tourbina, Chairperson of AIDA Insurance Legislation Working Group (AIDA Russian Chapter) / Director, Representative office in Moscow, General Reinsurance AG.

18:00 – 19:00

RECEPTION

SPONSOR:



Working languages:

Russian & English. The interpretation will be provided.

Contact person:

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