

Effective mechanisms for consumer protection

Sofia, 7-8 June 2007,

Program

<i>June 7, 2007</i>	
08.00 – 9.30	Registration
09.30 – 10.00	Opening speeches <i>Mr. Apostol Apostolov,</i> <i>Chairman, Financial Supervision Commission, Bulgaria</i> <i>Mrs. Monica Mächler,</i> <i>Head of Swiss Federal Insurance Supervisory Authority</i>
10.00 – 11.00	Overview of the Bulgarian insurance market. The role and responsibilities of the FSC <i>Ms Ralitsa Againe – Guri,</i> <i>Deputy chairperson, Bulgarian Financial Supervision Commission</i>
11.00 – 11.30	Coffee break
11.30 – 13.00	Regulation and best practices in dealing with consumers. Underwriting and marketing policies. key speaker/moderator: <i>Mr. Alan Beverly,</i> <i>Principal Administrator, Insurance and Pensions Financial Institutions Unit, European Commission</i> Regulation and best practice in dealing with consumers. The recent Retail Green Paper speakers: <i>Mrs. Ralitsa Againe-Guri,</i> <i>Deputy Chairperson, Bulgarian Financial Supervision Commission</i> Consumer Protection for Insurance Services in Bulgaria <i>Mr. Andrew Honey,</i> <i>Head of Department, Financial Supervisory Authority, UK</i> Market Conduct for Insurance Contracts: The UK Approach
13.00– 14.00	Lunch
14.00 – 15.30	Regulation for the insurance intermediation key speaker/moderator: <i>Mr. Victor Rod,</i> <i>Director, Insurance Commission, Luxembourg</i> Regulation of Insurance Intermediaries activities: A balance between professional rules and consumer protection speakers: <i>Mr. Javier Alonso,</i> <i>Market Study Unit Coordinator, Insurance and Pension Fund Directorate General of Spain</i> Insurance intermediaries' role in the protection of consumers <i>Mrs. Tatiana Legkaya, Mrs. Nadezda Smorodina, Federal Service for Insurance Supervision of Russia</i> State regulation of insurance brokers in Russia (legislative changes)

15.30 - 16.00	Coffee break
16.00 – 17.30	Disclosure of information and transparency towards the consumers key speaker/moderator: <i>Mr. Peter Braumüller,</i> <i>Director, Insurance and Pension Supervision, Austria</i> Policyholder information on life insurance products in Austria speakers: <i>Mrs. Mira Eric-Jovic,</i> <i>Vice Governor, National Bank of Serbia</i> Transparency – the key for effective consumer protection
19.30	Gala Dinner, Cultural Program
<u>June 8, 2007</u>	
09.00 – 10.00	Regulation for out of court settlement of disputes key speaker/moderator: <i>Mr. Marcin Kawinski</i> <i>Office of Insurance Ombudsman, Poland</i> Out of court settlement of disputes – Polish experiences speakers: <i>Mr. Peter Hinchliffe,</i> <i>Lead Ombudsman, Financial Services Ombudsman in UK</i> Regulation for out of court settlement of disputes - a UK perspective
10.00 – 11.00	Consumer Protection Best Practices. International experience. key speaker/moderator: <i>Ms Catherine Lezon,</i> <i>Deputy Secretary General, IAIS</i> Consumer protection in the IAIS Framework for Insurance Supervision speakers: <i>Mr. Marek Monkiewicz</i> <i>Manager, Insurance Guarantee Fund, Poland</i> Insolvency compensation schemes in insurance- issues and challenges
11.00 – 11.30	Coffee break
11.30 – 12.30	OECD Good practices for Enhanced Risk Awareness and Education on Insurance issues key speaker/moderator: <i>Ms. Flore-Anne Messy,</i> <i>Administrator, OECD</i> Risk Awareness and Education of consumers on insurance issues speakers: <i>Ms Aglika Sabeva,</i> <i>Policy Advisor, CEA, European Federation of Insurers, Belgium</i> Globalisation of insurance regulation <i>Mr. Shaun Mundy</i> <i>Head of Financial Capability Department, FSA in UK</i> Education of Consumers
12.30 – 13.00	Closing session
13.00-14.00	Lunch
14.00	Optional Cultural/Tourist Program