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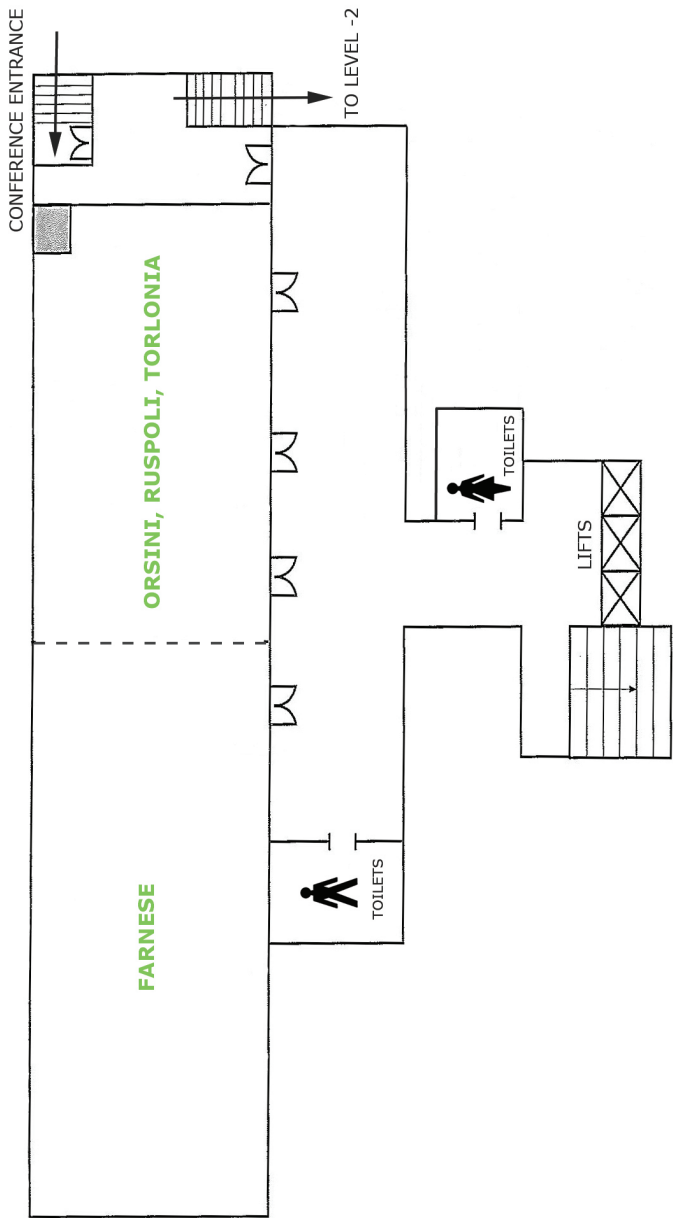
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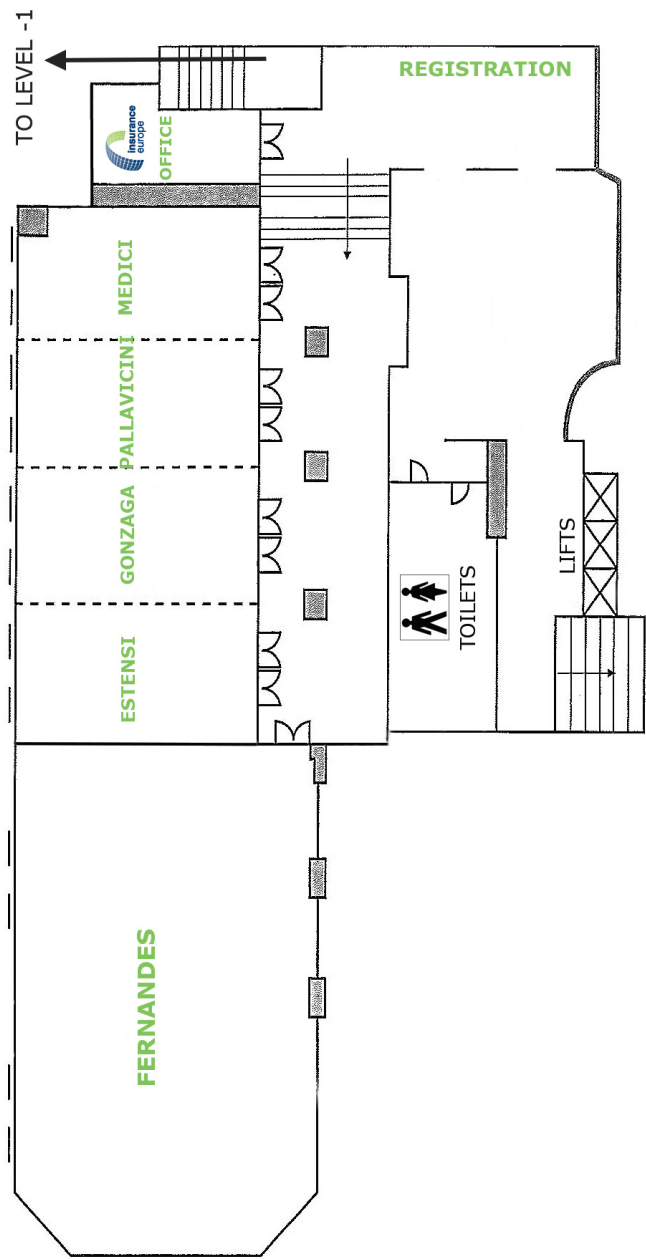
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Hotel plan: level -1



Hotel plan: level -2 (registration)



Thursday 13 June

5th International Conference

(Fernandes room)

Exhibition: National association road safety initiatives

Moderated by Professor Karel Van Hulle

Former head, insurance & pensions unit,
European Commission Directorate General for
the Internal Market & Services

8h15 I Registration and coffee
(Estensi, Gonzaga, Pallavicini, Medici rooms)

9h00 I **Welcome**
Sergio Balbinot
President, Insurance Europe
Group chief insurance officer, Generali Group, Italy

9h15 I **Opening address**
Fabrizio Saccomanni
Minister of Economy and Finance, Italy

9h30 I **Keynote speech**
Frank Swedlove
Chairman, Global Federation of Insurance Associations
(GFIA)
President, Canadian Life & Health Insurance Association
(CLHIA)

9h50 I Panel debate 1: The CEO Panel

Panellists:

Marcio Coriolano

President, Bradesco Saúde, Brazil

Hans De Cuyper

Former CEO, Maybank Ageas, Malaysia

CFO, AG Insurance, Belgium

Torbjörn Magnusson

Vice-president, Insurance Europe

President & CEO, If P&C Insurance, Sweden

David McMillan

CEO, Aviva Europe

Q&A

BRONZE SPONSOR

11h00 I Coffee break sponsored by  **Milliman**

11h30 I Keynote speech

Peter Braumüller

Chairman, executive committee, International Association
of Insurance Supervisors (IAIS)

Managing director, insurance & pension supervision,
Austrian Financial Market Authority (FMA)

11h50 I Panel debate 2: The Investment Panel

Panellists:

Olav Jones

Deputy director general & director, economics & finance,
Insurance Europe

Raj Singh

Group chief risk officer, Standard Life, UK

Elizabeth Ward

Executive vice-president & chief enterprise risk officer,
MassMutual Financial Group, USA

Klaus Wiedner

Head, insurance & pensions unit, European Commission
Directorate General for the Internal Market & Services

Q&A

13h00 I Lunch (*Farnese room, level -1*)

14h30 I Keynote speech
Burkhard Balz MEP

14h50 I Regulatory dialogue
Gabriel Bernardino
Chairman, European Insurance & Occupational Pensions
Authority (EIOPA)
Thomas Leonardi
Connecticut Insurance Commissioner, USA

Q&A

15h30 I *Coffee break sponsored by*  **MAZARS**
BRONZE SPONSOR

16h00 I Keynote speech (video)
Jacques de Larosière
President, Eurofi
Former managing director, International Monetary Fund (IMF)

16h15 I Panel debate 3: The Regulatory Panel

Panellists:

Gérald Harlin

Group CFO, Axa, France

Thomas Leonardi

Connecticut Insurance Commissioner, USA

Naruki Mori

Vice-chairman, executive committee, International

Association of Insurance Supervisors (IAIS)

Assistant commissioner, international affairs,

Financial Services Agency, Japan

Paul Sharma

Chairman, financial stability committee, International

Association of Insurance Supervisors (IAIS)

Deputy head, Prudential Regulation Authority, UK

Q&A

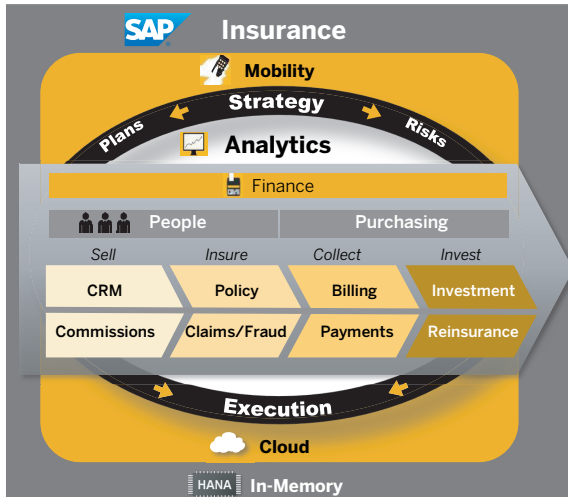
17h30 I Closing remarks
Sergio Balbinot

17h30 – Cocktail reception
19h30 I *(Farnese room, level -1)*

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Speaker biographies

Moderator



Professor Karel Van Hulle

Former head, insurance & pensions unit
European Commission Directorate General for the
Internal Market & Services

Professor Karel Van Hulle lectures in the business and economics faculty of the Catholic University Leuven, Belgium and in the economics faculty of the Goethe University in Frankfurt, Germany, where he is attached to the International Centre for Insurance Regulation.

He served as head of insurance and pensions at the European Commission until March 2013. In that capacity, he represented the EC within the European Insurance and Occupational Pensions Authority (EIOPA) and was a member of the technical committee of the International Association of Insurance Supervisors (IAIS).

He joined the Commission in 1984 after spending eight years with the Belgian Banking Commission. Before becoming the EC's head of insurance and pensions in 2004, he was head of accounting, accounting and auditing, and financial reporting and company law.

Van Hulle is a lawyer by training. He studied law at the Catholic University Leuven and at the Marquette University Law School in Milwaukee, Wisconsin. He is a member of the Jan Ronse Company Law Institute at the law faculty of the Catholic University Leuven and is a member of the executive board of the International Centre for Insurance Regulation at the Goethe University in Frankfurt.

Notes

Welcome



Sergio Balbinot

President
Insurance Europe

Group chief insurance officer
Generali Group, Italy

As group chief insurance officer and deputy group CEO within the group management committee of Generali Group, Sergio Balbinot is responsible for the whole group's insurance and reinsurance activities, research and development and EU and international affairs.

After graduating in economics and a scholarship at the European Community, Balbinot joined Generali's Munich office in 1983. In 1986 he moved to Generali's headquarters in Trieste, where he joined the insurance operations department. In 1989 Balbinot relocated to Zurich to take responsibility for Generali's Swiss branch. He moved to Paris in 1992 to manage the international activities of Europ Assistance.

He returned to Trieste in 1995, becoming the area manager for German-speaking countries and France. He was appointed general manager in 2000 and managing director in 2002. In 2012, following an organisational review, he was appointed group chief insurance officer and deputy group CEO within the group management committee.

He is chairman, vice-chairman and director of several Generali companies in Europe, Asia and the USA.

In 2011 he was elected president of Insurance Europe. He is a member of several international organisations.

Balbinot is president of Bambini del Danubio, a non-profit association to aid children, which he founded in 2004.

Notes

Opening address



Fabrizio Saccomanni

Minister of Economy and Finance, Italy

Fabrizio Saccomanni was appointed Minister of Economy and Finance in Italy's new coalition government in April this year. He had been director general of the Bank of Italy since 2006 and, from 1 January 2013, had been president of Italy's new supervisory authority, IVASS, and a member of its joint governing board.

Beginning his career in the banking supervision office of Bank of Italy's Milan branch in 1967, he was later seconded to the International Monetary Fund in Washington as an economist in the exchange and trade relations department and later as assistant to the executive director for Italy. On his return to Italy he worked in the bank's research department, before being appointed head of the Bank's foreign department in 1984 and managing director for international affairs in 1997.

He has represented the bank in the main international financial institutions, as a member of various committees including the international relations committee of the European Central Bank and the committee on the global financial system of the Bank for International Settlements.

From February 2003 to September 2006 Saccomanni was vice-president of the European Bank for Reconstruction and Development in London, where he was involved both in management, as a member of the executive committee, and in operations, with responsibility for risk management, nuclear safety, environmental protection and official co-financing.

Saccomanni holds a masters degree in economics from the Bocconi University in Milan and attended postgraduate courses in monetary and international economics at Princeton University, USA.

Notes

Keynote speech



Frank Swedlove

Chairman
Global Federation of Insurance Associations

President
Canadian Life and Health Insurance Association

Frank Swedlove is the first chairman of the Global Federation of Insurance Associations (GFIA), which was established in October 2012 and has 32 member associations representing 88% of total insurance premiums worldwide.

Swedlove is also the president of the Canadian Life and Health Insurance Association (CLHIA) which accounts for 99% of the life and health insurance in force in Canada. He joined the CLHIA in July 2007.

In 2006 and 2007 Swedlove was president of the Financial Action Task Force, the international body responsible for the fight against global money laundering and terrorist financing.

Previously, he served as a senior federal official, rising to assistant deputy minister in Canada's Department of Finance, acting as principal advisor to several ministers of finance on policy development related to financial institutions and Canadian financial markets.

In earlier positions at the Department of Finance, Swedlove was responsible for the 2001 financial sector review exercise, which culminated in the total revamping of Canadian financial sector legislation. He was also the first chairman of the Committee on Trade in Financial Services of the World Trade Organization (WTO) in Geneva, the chairman of the Negotiating Group on Financial Services in the Uruguay Round of the WTO and lead negotiator in financial services for Canada at the North American Free Trade Agreement (NAFTA) negotiations.

Notes

Panel debate 1: The CEO Panel



Marcio Coriolano

President
Bradesco Saúde, Brazil

Marcio Serôa de Araujo Coriolano began working at the Bradesco Seguros Group in 1997 and is currently president of the group's Bradesco Saúde and Mediservice companies. He is also vice-president of the Brazilian Insurance Confederation (CNseg).

Prior to joining the Bradesco Seguros Group, Coriolano was superintendent of Brazil's federal insurance supervisory authority SUSEP from 1993 to 1996.

Coriolano sits on the board of directors of the Study Institute of Supplementary Health (IESS) in Brazil and is president of the National Federation of Supplementary Health (Fenasaúde). He holds a bachelor's degree in economics from the Pontifícia Universidade Católica, Rio de Janeiro and a postgraduate degree in planning from the Federal University of Rio de Janeiro.

Notes

Panel debate 1: The CEO Panel



Hans De Cuyper

CEO

Maybank Ageas (Etiqua Insurance & Takaful),
Malaysia (*until 1 March 2013*)

CFO

AG Insurance, Belgium (*from 1 September 2013*)

For two years until March, Hans De Cuyper was executive director and chief executive officer of Maybank Ageas, the joint venture between Maybank and Ageas. Maybank Ageas is the second largest insurer and takaful operator in Malaysia, through the Etiqua brand. Etiqua is a multi-channel distributor of insurance and takaful products through its 20 000 agency staff, 33 insurance and takaful branches, and more than 450 Maybank branches.

De Cuyper is currently working for Ageas in his home country of Belgium, where in September he will become chief financial officer of AG Insurance.

De Cuyper was previously chief financial officer of Maybank Ageas and has more than 18 years of experience in insurance. He was previously director of life insurance and director of risk management for ING Insurance, Belgium. He was also director of insurance management and managing director of risk and finance, Asia for Fortis Insurance International, Hong Kong.

De Cuyper holds master's degrees in mathematical sciences and actuarial sciences from the Catholic University Leuven, Belgium. He later obtained an executive master's in business administration in financial services.

Notes

Panel debate 1: The CEO Panel



Torbjörn Magnusson

Vice-president
Insurance Europe

President & CEO
If P&C Insurance, Sweden

Torbjörn Magnusson, president and CEO of If P&C Insurance, Sweden, was elected vice-president of Insurance Europe on 6 February 2013, with a three-year mandate.

Magnusson, a Swedish national, started his career in the insurance industry as an actuary with Skandia International. In his 23 years in the industry he also worked for Mercantile & General Re in London as actuary and chief actuary. He joined If P&C Insurance in 1999 as head of commercial products, before becoming head of the company's commercial division. He has been If's president and CEO since 2002.

He has been a member of Insurance Europe's strategic board since June 2010. He sits on the boards of Insurance Sweden, the Swedish insurance federation, and of the Swedish Insurance Employers' Association, both of which he chaired from 2006 to 2009.

If is the leading property and casualty insurance company in the Nordic region, as well as to Nordic customers with international operations, with approximately 3.6 million customers in the Nordic and Baltic countries. If is a fully-owned subsidiary of Sampo.

Notes

Panel debate 1: The CEO Panel



David McMillan

CEO
Aviva Europe

David McMillan joined UK insurance group Aviva in 2002 and is now the chief executive of Aviva Europe, with responsibility for the group's businesses in Italy, Lithuania, Poland, Russia, Spain and Turkey. He is chairman of Aviva France and joined the group executive in April 2012.

Prior to taking up his current position, McMillan was group transformation director, with responsibility for the implementation of Aviva's strategic plan.

McMillan began his career with Aviva as director of bancassurance partnerships. In 2006 he joined the Aviva UK General Insurance executive as customer service director, responsible for claims and customer service operations, including the supply chain. He has been CEO of Aviva UK & Ireland General Insurance, chief operating officer for Aviva UK General Insurance, chairman of Aviva Global Services and non-executive director of Aviva Health.

Before joining Aviva, McMillan spent 12 years as director of management consultancy with PricewaterhouseCoopers. He holds a bachelor's degree in finance and computer science from Heriot-Watt University, UK and a master's in business administration from the University of Chicago, USA.

Notes

Keynote speech



Peter Braumüller

Chairman, executive committee
International Association of Insurance Supervisors

Managing director, insurance & pension supervision
Austrian Financial Market Authority

Peter Braumüller has been the managing director responsible for insurance and pension supervision at the Austrian Financial Market Authority (FMA) since it was founded in 2002.

He started his career in insurance supervision in 1983. Between April 1993 and April 1994 he served as officer for financial services in the secretariat of the European Free Trade Association (EFTA) in Brussels. He was appointed director of insurance supervision in the Austrian Ministry of Finance in 1999.

Braumüller studied law at the University of Vienna and actuarial science at the University of Technology in Vienna. He is a certified actuary with the Austrian Actuarial Association.

Braumüller has been active for many years in international institutions. He currently chairs the executive committee of the International Association of Insurance Supervisors (IAIS) and is a member of the management board of the European Insurance and Occupational Pensions Authority (EIOPA).

Notes

Panel debate 2: The Investment Panel



Olav Jones

Deputy director general & director, economics & finance
Insurance Europe

Olav Jones joined Insurance Europe as deputy director general in November 2011. As head of the federation's economics and finance department he is responsible for prudential regulatory issues, accounting and investment, as well as international affairs and reinsurance.

Jones was previously head of group risk strategy at Belgian insurer Ageas, the company created following the break-up of the Fortis banking and insurance group. From 2008–09 he was chief risk officer of Fortis Insurance, having previously been head of insurance risk and strategic risk at Fortis Group since 2002.

He started his career with management consultant Oliver Wyman after gaining a first class honours degree in engineering science from the University of Exeter and an MPhil degree in finance from Queens' College, Cambridge, both in the UK. He then worked for UK insurer Prudential in a variety of roles for six years before joining Fortis.

Notes

Panel debate 2: The Investment Panel



Raj Singh

Group chief risk officer
Standard Life, UK

Raj Singh has been group chief risk officer at Standard Life since January 2013. He is responsible for developing strategies to manage financial, strategic and operational risk across the Standard Life group.

Before joining Standard Life, Singh established the firm Accredere in Switzerland, advising financial institutions on capital, risk and merger and acquisition issues. He remains a non-executive board member.

From 2007 to 2011, Singh was group chief risk officer at Swiss Re, where he was also a member of the executive board and committee. Previously, he had held the same position at Allianz in Germany from 2002.

Singh is the founding chairman of the CRO Forum and is chairman of the International Financial Risk Institute, which represents the CROs of the top 30 global financial companies.

He holds a master's degree in business administration from the Thunderbird Global School of Management, Arizona, USA, where he is on the board of fellows. He is also president of the Hoerner College Society in Lucknow, Uttar Pradesh, India.

Notes

Panel debate 2: The Investment Panel



Elizabeth Ward

Executive vice-president & chief enterprise risk officer
MassMutual Financial Group, USA

Betsy Ward is executive vice-president and chief enterprise risk officer at mutual life insurer MassMutual Financial Group. At the end of 2012, MassMutual had \$508bn in assets under management in domestic and international, asset management and life insurance companies.

Prior to joining a MassMutual affiliate in 2001, Ward worked at American Skandia, Charter Oak Capital Management and Aeltus Investment Management in insurance company investment management and in various areas of Aetna Life & Casualty.

Ward is active in chief risk officer and industry groups involved with the evolution of enterprise risk management at global financial institutions. She is chairwoman of the American Council of Life Insurers' global solvency coordinating deputies group and of its international solvency task force and she is a member of its life investments committee. She is also a founding member of the North American CRO Council.

Ward is a fellow of the US-based Society of Actuaries, a member of the American Academy of Actuaries, a member of the Global Association of Risk Professionals and a regular member of the CFA Institute. She holds a degree in economics and Spanish from the University of Rochester, USA.

Notes

Panel debate 2: The Investment Panel



Klaus Wiedner

Head, insurance & pensions unit
European Commission Directorate General for the
Internal Market & Services

Klaus Wiedner has been head of the insurance and pensions unit of the Internal Market and Services Directorate General of the European Commission since March 2013. Prior to taking up his current position, Wiedner was — from 2004 — first deputy head and then head of the unit responsible for the general reform of European procurement rules, defence procurement, the relationship between public procurement and other EC policies and enforcement of procurement rules in EU member states.

Wiedner began his career in 1993 in the Austrian Ministry for Economic Affairs dealing in particular with competition policy. In 1996 he joined the legal service of the EC, mainly responsible for competition and public procurement law, and he represented the Commission in over 100 cases at the European Courts in Luxembourg.

Wiedner studied law in Graz, Austria and at the College of Europe in Bruges, Belgium.

Notes

Keynote speech



Burkhard Balz

Member of the European Parliament (EPP, Germany)

Burkhard Balz has been a Member of the European Parliament (MEP) since June 2009. He represents the German Christlich-Demokratische Union in the European People's Party (EPP), for which he is vice-spokesman in the Parliament's Committee on Economic and Monetary Affairs. He is the rapporteur for the Omnibus II Directive that amends the Solvency II Framework Directive.

Prior to becoming an MEP, Balz worked in the banking sector as vice-president for the Hannover branch of Commerzbank, where he managed the bank's relations with institutional clients.

He studied law at the University of Göttingen in Germany.

Notes

Regulatory dialogue



Gabriel Bernardino

Chairman
European Insurance & Occupational Pensions
Authority

Gabriel Bernardino was appointed chairman of the European Insurance and Occupational Pensions Authority (EIOPA) on its formation in January 2011, having chaired its predecessor, the Committee of European Insurance and Occupational Pensions Supervisors (CEIOPS), since October 2009.

Bernardino has a first degree in maths and a master's degree in statistics and optimisation from the Universidade Nova de Lisboa.

He had a long career in the regulation and supervision of insurance and pension funds at the Portuguese supervisory authority (ISP), which he joined in 1989 and where he became general director of the directorate for development and institutional relations.

During the Portuguese Presidency of the EU in the second half of 2007, Bernardino chaired the EU Council's working group responsible for the negotiations over the Solvency II proposal.

He chaired the Pillar 3 and accounting expert group of CEIOPS from July 2006 to September 2007 and then its internal governance, supervisory review and reporting expert group until he became CEIOPS chairman in October 2009.

Notes

Regulatory dialogue



Thomas Leonardi

Connecticut Insurance Commissioner, USA

Thomas Leonardi is the 31st insurance commissioner for the state of Connecticut, which has one of the largest life insurance industries in the US and the second largest overall industry in total written premiums.

Leonardi chairs the international committee and the financial stability taskforce of the US National Association of Insurance Commissioners.

He also sits on the executive committee of the International Association of Insurance Supervisors (IAIS) and is the only US regulator on its financial stability committee. He serves on the advisory committee of the US Federal Insurance Office (FIO) and is a member of a number of supervisory colleges for large international (re)insurance groups in the US and Europe.

Prior to becoming commissioner, Leonardi spent 22 years as chairman and CEO of Northington Partners, an insurance venture capital and investment banking firm. Before that he was firstly president and vice-chairman of the Beneficial Corporation's insurance subsidiaries and then head of mergers and acquisitions and venture capital at Conning & Company.

Leonardi is a member of the bar of the state and federal courts of Connecticut and New Jersey. He holds a bachelor's degree from Boston University and a law doctorate from the University of Connecticut School of Law.

Notes

Keynote speech



Jacques de Larosière

President
Eurofi

Former managing director
International Monetary Fund

Jacques de Larosière has been chairman of Eurofi, the European think tank on the integration of EU financial markets, since 2000.

After graduating from the Institut d'Etudes Politiques of Paris University, De Larosière studied at the Ecole Nationale d'Administration and started his career in the French Treasury where he was under-secretary for monetary affairs from 1974 to 1978.

He was elected managing director of the International Monetary Fund (IMF) in 1978, a position he held until 1987, when he was appointed governor of the Bank of France. From 1993 to 1998 he was president of the European Bank for Reconstruction and Development (EBRD).

De Larosière has been advisor to the president of BNP Paribas since 1998 and president of the European Savings Institute since 1999. He has been chairman of the strategic committee of the French Treasury since 2004.

He chaired the High-Level Expert Group on EU Financial Supervision, whose 2009 recommendations were used by the European Commission as the basis for its proposals for the new EU supervisory framework for financial services.

De Larosière is also chairman of the advisory board of MidEuropa Fund and a member of the Group of Trustees for the Principles for Emerging Markets and of the Institute of International Finance. He is a member of the Group of 30 consultative group on economic and monetary affairs.

He is a member of the French Academy of Moral and Political Sciences of the Institute of France. He is a Commandeur of the Légion d'Honneur and a Knight of the British Empire.

Notes

Panel debate 3: The Regulatory Panel



Gérald Harlin

Group chief financial officer
Axa, France

Gérald Harlin began working for the Axa Group as corporate treasurer in 1990 after holding several positions at the Total Group. He became head of Axa Group's corporate finance in 1991. He was appointed chief financial officer of Axa Asset Management Europe and its subsidiaries and managing director of Axa Banque in 1994.

Harlin joined Axa France as chief investment officer in 1997 and was later appointed market programme manager in charge of client relationship management and marketing. He became chief financial officer of Axa France in 2001, responsible for accounting, reporting, planning, mergers and acquisitions, and asset management.

Back at Axa Group, he was executive vice-president of finance and control from March 2003 to December 2009, before becoming chief financial officer and a member of Axa's executive committee.

Harlin, a graduate of France's ESSEC Business School, was appointed chairman of the CFO Forum in November 2012.

Notes

Panel debate 3: The Regulatory Panel



Thomas Leonardi

Connecticut Insurance Commissioner, USA

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Leonardi is a member of the bar of the state and federal courts of Connecticut and New Jersey. He holds a bachelor's degree from Boston University and a law doctorate from the University of Connecticut School of Law.

Notes

Panel debate 3: The Regulatory Panel



Naruki Mori

Vice-chairman, executive committee
International Association of Insurance Supervisors

Assistant commissioner, international affairs
Financial Services Agency, Japan

Naruki Mori has been the assistant commissioner for international affairs at Japan's Financial Services Agency since July 2012. He is also currently serving as the vice-chairman of the International Association of Insurance Supervisors' executive committee and is a member of the Joint Forum of senior financial sector supervisors.

Mori joined the Bank of Japan in 1989 and has held various positions in economic research, market analysis and international finance. Prior to being appointed to his current position, he was the deputy head of the international division of the financial system and bank examination department.

Mori has represented the Bank of Japan in the policy development group of the Basel Committee on Banking Supervision. He holds a bachelor's degree in economics from the University of Tokyo and a masters in economics from the University of Chicago, USA.

Notes

Panel debate 3: The Regulatory Panel



Paul Sharma

Chairman, financial stability committee
International Association of Insurance Supervisors

Deputy head
Prudential Regulation Authority, UK

Paul Sharma has been deputy head of the newly formed Prudential Regulation Authority since April 2013. Previously, he was deputy head of prudential regulation at its predecessor, the UK's Financial Services Authority (FSA).

Sharma sits on the executive committees of both the International Association of Insurance Supervisors (IAIS) and the Basel Committee of Banking Supervisors (BCBS). At the IAIS he chairs the financial stability committee and at the BCBS he chairs the macro-prudential committee. Sharma is also chairman of the sub-committee on risk of the Joint Committee of the three European financial services supervisory authorities (EIOPA, EBA and ESMA).

Sharma became an insurance regulator in 1993, taking on wider responsibilities encompassing both banking and insurance from 2001. Prior to becoming the FSA's director of policy he was head of its risk specialists department.

Sharma is a qualified chartered accountant and was an auditor and consultant at Ernst & Young before becoming a regulator.

Notes



List of participants