



Association Internationale pour
l'Etude de l'Economie de l'Assurance
«Association de Genève»

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DRAFT PROGRAMME (Jan 08)

Within its 'M.O.R.E.' – Programme (Managing Risks in the Economy)
The Geneva Association organises, in collaboration with Munich Re

The M.O.R.E. 22 - Seminar
on the subject of
THE TOTAL COST OF RISK – THE RISK COST ICEBERG

Dates: 18 - 19 September 2008

Venue: Munich Re, Munich

Königinstrasse 107, DE – 80791 München Germany

Programme and travel recommendations

The Seminar will be structured into four workshops over two days.

Wednesday, 17 September 2008 speakers' dinner

Speakers are invited to join a speakers' dinner on Wednesday evening to get to know each other and coordinate the contents of their presentations.

Thursday, 18 Sep 2008 - DAY 1

Workshop 1

The total cost of risk concept

Workshop 2

The cost Iceberg of environmental losses

Friday, 19 Sep 2008

DAY 2

Workshop 3

The cost Iceberg of fire losses

Workshop 4

The cost Iceberg of road accidents

Travel recommendations for speakers and other participants:

Arrival on Wednesday evening 17 Sep,
departure on Friday evening 19 Sep 2008.

Hotel Accommodation:

a block reservation will be made by the organisers and announced later.

The M.O.R.E. 22 - Seminar will focus on the Total-Cost-of-Risk Concept and the Losses from Risk Cost Iceberg:

- What is the state of the art of the Total-Cost-of-Risk Concept?
- On which risk / loss areas should priorities for future studies on the Risk Cost Icebergs be put? Are there existing maps of the Risk Cost Iceberg landscape?
- Who is in charge of Risk Cost Icebergs? What is the role of (re)insurance?
- Who is being hit by the losses from Risk Icebergs?
- How are the risks and uncertainties of the three chosen Risk Cost Icebergs going to change in the coming years?
- What is the role of insurance in the eyes of the economic actors at risk?
- What is the perception of insurance for the individuals at risk?

Conditions for participation

Participation at the MORE-Seminar is free, but limited to approximately fifty experts in order to facilitate discussions and an informal exchange of views. A registration form is attached.

Rules of the MORE – Seminars

In order to foster discussions between speakers and participants:

- attendance is limited to approximately 50 participants,
- **presentations are limited to 20 minutes, followed by 20 minutes of discussion,**
- the working language of the seminar is **English.**

Participation at the 'MORE - Seminars' is free of charge, but any person interested in attending should register in advance and will receive a confirmation of participation.

Participants have to pay travel costs and hotel accommodation themselves.

Proceedings

Conference papers will be published by The Geneva Association 'as received'; the proceedings will be sent to all participants and can be ordered by third parties.

In addition, selected papers will be submitted to the editors of the GENEVA PAPERS - Issues and Practice, a refereed journal, to be considered for publication.

The Risk Management Programme is an integral part of The Geneva Association's dialogue with other economic actors in order to emphasise the role of insurance in a modern service economy. The focus of the programme is to:

- provide a platform between the insurance community, the engineering and academic communities and policy makers to discuss risk issues,
- foster the use of the tools of risk assessment and risk management in new fields of application, such as policy making,
- promote the concept of the insurability of risks as the 'natural' borderline between State legislation and the market economy,
- identify new opportunities for insurers in the emerging sustainability concept in order to enlarge the field of insurable risks,
- research and illustrate the new risks in the emerging service economy, based on an extended performance responsibility of economic actors.

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PRE-PROGRAMME

Wednesday, 17 September, Speakers' dinner in downtown Munich
reserved for speakers' and chairmen to coordinate the sessions

DAY 1 Thursday MORNING, 18 September 2008:

Venue: *Munich Re, Königinstrasse 107*

9.00 WELCOME AND OPENING

Tba, Munich Re , and
Walter R. Stahel, Vice Secretary General of The Geneva Association

Workshop 1 : The Total-Cost-of-Risk Concept

Chair: I

9.20 Introduction by the Chair

9.30

10.10 – 10.40 Coffee Break

10.40

11.20 Structuring the potential losses from vandalism; actions of insurers
confronted with the insecurity resulting from vandalism
Sonia Guelton, Université de Paris 12

12.00 Lunch

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DAY 1	Thursday AFTERNOON, 18 September 2008:
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Venue: *Munich Re, Königinstrasse 107*

Workshop 2 : **The Cost Iceberg of environmental losses**

14.00 Total Cost of Environmental Losses: origin, impact, Lines of Business
concerned, consequential costs,
Gerhard Schmid, Munich Re, Munich

14.40

15.20 – 15.50 Coffee Break

15.50

16.30

17.30 adjournement

8.00 pm	CONFERENCE DINNER dinner speaker tba
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DAY 2	Friday MORNING, 19 September, 2008
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Venue: *Munich Re, Königinstrasse 107*

Workshop 3: The Cost Iceberg of fire losses

Chair second day: tba

8.30 Introduction by the Chair

8.40 Potential effects of "just in sequence production" on losses (especially reinsurance losses) and the significance of Loss Prevention Measures and Business Continuity Management in this context
tba, Munich Re, Munich

9.20

10.00 – 10.30 Coffee Break

10.40

11.20

12.00 Lunch

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DAY 2	Friday afternoon, 19 September 2008:
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Venue: *Munich Re, Königinstrasse 107*

Workshop 4 : The Cost Iceberg of road accidents

14.00

14.40 Road Accidents: total cost of road accident losses: Perspective of a reinsurer on frequency and major loss trends, with a focus on the development of medical technologies, impact on health system and treatment costs, road safety and 'regreß' activities.
Rolf Beck, Munich Re, Munich

15.20 – 15.50 Coffee Break

15.50

16.30

17.10 Conclusions

17.30 end of the Seminar