



### EDITORIAL



Dear members,

*FERMA's Seminar and survey committee is pressing members to answer the Survey: 420 responses up to now! Let's do better!*

*The programme of the seminar will introduce a new format of "one and half days" with European affairs dedicated presentations on European affairs including FERMA's views and the presentation of the Survey results by our sponsors, together with panel discussions by experts and risk managers.*

*The Executive Board has been focusing on the governance of the Association and has presented a reform to increase the efficiency, the representativeness and the decision making process. The Ferma Risk Management Forum 2009 is now under preparation. It is not a surprise that the event takes place in Prague. Under the leadership of Franck Baron, lots of new ideas have arisen from the first committee to enhance the format, and new tools and techniques have been considered to innovate and serve the best the expectations of buyers and suppliers.*

*The national risk management associations and their members should take part in the official study on the quantitative implications of the Solvency II Framework Directive by the Committee of European Insurance and Occupational Pensions Supervisors (Ceios). Captive managers should also do so. Thierry Van Santen has been leading FERMA's discussions with the European Commission and other organisations involved, such as the European insurance association, CEA.*

*The law is due to come into effect in 2012, and that gives a captive only three years if it is going to change its capital and underwriting policies.*

*The Commission also launched a consultation on the Block Exemption Regulation and FERMA is currently considering its position with the members.*

Kind regards,

Marie-Gemma Dequae  
President

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*This Newsletter is produced by FERMA. If you have any questions concerning this Newsletter, please contact Florence Bindelle at FERMA on +32 2 761 94 32 ([florence.bindelle@ferma.eu](mailto:florence.bindelle@ferma.eu))*

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# FERMA HIGHLIGHTS

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## Latest news on the preparation of the FERMA Forum 2009, Czech Republic, Prague

The Forum Committee discussed the format of the Forum: an innovation will be the inclusion of more time for networking, (shorter workshops, buffet lunch for all delegates... ) Plenary sessions will focus on the quality of the speakers. The new version of the "Risk Manager only" session called "Risk Managers on the Grill" will be a Q&A session between a panel of risk managers and an audience of delegates and journalists.

The theme of the Forum has still to be defined and will be on decision making, risk perception and predictions. The next committee meeting will take place in Brussels on 24<sup>th</sup> of June.

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## Ferma Risk Management Benchmarking Survey 2008

With 420 respondents at 18 April, the survey which has been distributed to 2367 risk managers has almost reached the record participation of the last edition. The committee will analyse the results in May and also send an invitation to attend the one and a half day seminar in Brussels on 30<sup>th</sup> September and 1<sup>st</sup> October 2008. Thank you to all the members who have contributed to the survey!

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## European Quality Market for fire and safety

This is a project aiming at the development of a European label certification on fire prevention and protection materials. FERMA agrees that the project is relevant and will ask candidates to participate in this initiative.

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## GUARD - Guard, anticipation and Prediction – A New approach to Health Risk Prediction

FERMA is considering a presence in the expert groups supported by EU funding focusing on the area of « Patient safety and risk assessment » The main objectives of the project are to assess the need and the means for a generic predictive solution able to produce alarms at EU level and to elaborate an appropriate set of actions that should define the bases for a common protocol for the management of HC threats prediction in Europe.  
<http://www.gaptheproject.eu/>.

## Education - Journée européenne : Formations sur les risques" – 19/05/08, Paris, France

FERMA will participate in the "Journée européenne: formations sur les risques", which will take place on 19th May 2008 at the UNESCO, in Paris. The European Forum in Paris brings together all the actors involved in education programmes for the management of risks and crises.

The "European Forum on Risk Management Education" will offer a platform for interaction between the major stakeholders in education. At the Forum, there will be:

- books , articles, movies, e-learning methods on "risks" and a Best Risk Education Tool of the Year Award will be presented ,
- workshops on students' dissertations will be organised students will make contact with authorities interested in their research and ready to participate in panels or implement the tools described in their research
- An internship exchange will be set up to connect students looking for interesting internships with local authorities who have programmes to be covered or developed
- conferences and workshops by experts on topics linked to the management of uncertainties (threats and opportunities) and risk management education will be held,
- the forum is open to trans-national perspectives, both European (sponsored by the European Council) and international (sponsored by UNESCO), it will facilitate trans-border partnerships, especially between regional authorities.

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## Board of directors – Next meeting – June 2008

The Board of Directors' meeting in June will analyse the proposal of the Executive Board to set up a more efficient running and governance structure of the Federation, discuss and take a position on the ISO standard, European affairs, events (Forum/seminar)..

## Antitrust: Commission examines use of Insurance Block Exemption Regulation

The European Commission has launched a public consultation on the functioning of the Insurance Block Exemption Regulation (BER). The BER exempts from the Commission's ban on restrictive business practices (Article 81) certain co-operation agreements between insurance companies including the establishment of non-binding standard policy conditions, the exchange of statistical information for the calculation of risks and the creation of insurance pools. The public consultation will be combined with targeted questionnaires sent to industry, national regulatory and competition authorities, and consumer groups. Its purpose is to determine how the BER is being used and its impact on the various insurance markets in the EU. The results will help the Commission decide whether or not to renew the BER on its expiry in March 2010. Comments are invited **by 17 July 2008**, after which the Commission will draft a report and conduct an impact assessment. If the Commission decides to renew or revise the BER, the Commission will consult on a draft. If no further BER is to be enacted, the Commission will publish a Communication to that effect in 2009.

Competition Commissioner Neelie Kroes said: "We need to investigate how the insurance block exemption is working in practice and whether there are sufficient grounds to renew it. Sector specific competition regulations are exceptional legal instruments. If there are to be special rules for a particular sector, I need to be convinced that they are justified in terms of bringing real benefits to competition and to consumers."

## The Block Exemption Regulation

The EU's competition rules require companies to assess for themselves whether their agreements are compatible with the EC Treaty's ban on restrictive business practices (Article 81). The BER exempts certain categories of agreements from the prohibition in Article 81 and provides a safe harbour for companies. Such a general exemption needs to be assessed at regular intervals, in order to determine whether the conditions which originally justified it, continue to exist. The BER was last renewed in 2003.

## Purpose of Consultation Paper

The Consultation Paper sets out the comments which the Commission received on the BER during its recent Sector Inquiry into Business Insurance and from a recent consultation of national competition authorities, as well as the Commission's current considerations and case experience. It also sets out a number of questions generally and in relation to each exemption under the BER. Some areas of specific interest to the Commission are:

- whether the BER is being used, where and why
- whether the business risks or other issues in this sector make it special and different to other sectors (which operate without a BER) and
- whether the BER gives rise to any anti-competitive effects which harm consumers such as higher prices or reduced supply of certain insurance products.

Another area which will be examined is whether operation of the insurance sector without a BER would lead to a heavier burden on supervisory authorities and competition law enforcement.

## Sector Inquiry into Business Insurance

During its Sector Inquiry the Commission received a considerable number of comments on the BER. However, many of the replies failed to make a distinction between necessity of the forms of cooperation covered by the BER, and necessity of the BER itself. Furthermore it was not recognised (but should be noted) that the expiry of the BER would not automatically render the currently block exempted categories of agreements illegal. In the absence of a BER, companies would instead need to assess their agreements under Article 81, rather than under the BER. The Commission concluded in its Final Report on the Sector Inquiry (see [IP/07/1390](#) and [MEMO/07/382](#)) that, at that stage, it had found no compelling reasons to renew the BER but encouraged market participants to continue their reflection.

The Consultation Paper is published on the Commission's website at:

[http://ec.europa.eu/comm/competition/sectors/financial\\_services/insurance.html](http://ec.europa.eu/comm/competition/sectors/financial_services/insurance.html)

## SOLVENCY II

### Fourth Quantitative Impact Study: Call for advice and technical specifications

In order to help prepare the ground for the development of implementing measures once the Solvency II proposal has been adopted by Council and Parliament, Commission Services sent CEIOPS the following Call for Advice along with detailed technical specifications on 31 March 2008 asking them to run a fourth Quantitative Impact Study between April and July 2008. The QIS4 exercise was launched on 2nd April, following the Call for Advice of the European Commission sent to CEIOPS on 31 March 2008.

The QIS4 documents, and in particular the final QIS4 Technical Specifications, are now available on CEIOPS website:

<http://www.ceiops.eu/content/view/118/124/>

If you have any questions, please do not hesitate to contact a member of the Insurance and Pensions Unit involved in the Solvency II project ([market-h2@ec.europa.eu](mailto:market-h2@ec.europa.eu)).

For further information on the Solvency II project and QIS4, you can also consult our website:

[http://ec.europa.eu/internal\\_market/insurance/solvency/index\\_en.htm#qis4](http://ec.europa.eu/internal_market/insurance/solvency/index_en.htm#qis4)

1. Letter from Jörgen Holmquist, Director General Internal Market and Services to CEIOPS' Chair Dr. Thomas Steffen PDF  
<[http://ec.europa.eu/internal\\_market/insurance/docs/solvency/qis4/letter\\_holmquist\\_steffen\\_en.pdf](http://ec.europa.eu/internal_market/insurance/docs/solvency/qis4/letter_holmquist_steffen_en.pdf)> English
2. Call for Advice: PDF  
<[http://ec.europa.eu/internal\\_market/insurance/docs/solvency/qis4/call\\_for\\_advice\\_en.pdf](http://ec.europa.eu/internal_market/insurance/docs/solvency/qis4/call_for_advice_en.pdf)> English
3. Technical Specifications: PDF  
<[http://ec.europa.eu/internal\\_market/insurance/docs/solvency/qis4/technical\\_specifications\\_2008\\_en.doc](http://ec.europa.eu/internal_market/insurance/docs/solvency/qis4/technical_specifications_2008_en.doc)> English
4. Operational risk questionnaire: XLS  
<[http://ec.europa.eu/internal\\_market/insurance/docs/solvency/qis4/operational\\_risk\\_questionnaire\\_en.xls](http://ec.europa.eu/internal_market/insurance/docs/solvency/qis4/operational_risk_questionnaire_en.xls)> English

For information, more than 1600 comments were received from a wide range of different stakeholders during the consultation process on the draft QIS 4 specifications. A summary of the feedback received and the full list of comments are now available on the EU website at this address

[http://ec.europa.eu/internal\\_market/insurance/solvency/public\\_consultation\\_en.htm](http://ec.europa.eu/internal_market/insurance/solvency/public_consultation_en.htm).



## The European Agency for Safety and Health at Work - World Day for Safety and Health at Work – 28 April

The ILO World Day for Safety and Health at Work highlights the importance of a preventive safety and health culture. This year the theme is Managing Risk in the Work Environment. Risk assessment is the cornerstone of the European approach to occupational safety and health (OSH). EU-OSHA are currently preparing their two-year Healthy Workplace campaign to promote a step-wise approach to risk assessment and improve access to good practice, tools and resources to help businesses and organisations to assess and manage the risks.

### Factsheet 80 - Risk assessment – roles and responsibilities

<http://osha.europa.eu/publications/factsheets/80>

### Factsheet 81 - Risk assessment – the key to healthy workplaces

<http://osha.europa.eu/publications/factsheets/81>

### A european campaign on risk assessment

[http://osha.europa.eu/campaigns/hw2008/campaign/campaignsummary/campaign\\_summary](http://osha.europa.eu/campaigns/hw2008/campaign/campaignsummary/campaign_summary)

## CEA – Comité Européen des assurances

The CEA, the European insurance and reinsurance federation, hosted its second workshop on QIS4, the quantitative impact study being run by the Committee of European Insurance and Occupational Pensions Supervisors (CeIops) in the context of the European Commission's proposed Solvency II regime. The CEA also announced the creation of a forum on its website to enable those participating in QIS4 to exchange views.

## DG SANCO –General Product Safety Directive - Rapex

DG Sanco is discussing risk assessment guidelines to consumer products within RAPEX (General Product Safety Directive) dated 11/12/2008. FERMA met with representatives.

# MEMBERS NEWS



**AGERS – ASOCIACION ESPANOLA DE GERENCIA DE RIESGOS Y SEGUROS – SPAIN**

## **Enquiry – Poll on members' satisfaction:**

A questionnaire was designed and distributed among AGERS members, with the aim of measuring the degree of satisfaction with services provided by the association, as well as to determine priority needs of associates.

## **Agreement with ICADE (Comillas University):**

The covenant object is to create a wide framework of cooperation between both institutions to perform joint activities in risk management topics, development cooperation and research, just to note some of the contents. The agreement includes training and communication activities. The initial temporary scope has been fixed for four years. The first event will take place on April 10<sup>th</sup>, 2008, and the topic will be **"Corporate Governance and Risk Management"**.

## **"Experience Lecture rooms":**

Experience Lecture rooms are a new AGERS initiative, which consists of organising a series of activities and events to promote intercommunication between professionals in the Risk Management sector (planned to have 4 each year).

The theme of the first was **"Risk Management in mergers and acquisitions"**. It took place on March 27<sup>th</sup>, 2008 at AGERS' central office, with the presence, as main speaker, of Mr. Juan José Gil, from Telefónica S.A.

## **Training: Education courses in risk management**

As planned, the educational courses at AGERS will be continued in 2008.

## **Business Insurance Round Table:**

On April 14<sup>th</sup>, 2008, a Round Table was held at the AGERS office, organised and conducted by BUSINESS INSURANCE professionals, with the attendance of a large group of associated members of AGERS.

## **Julio Sáez Award on Research:**

The International Julio Sáez award on Risk Management Research, endowed with a first prize of €18.000, was publicly presented last 25<sup>th</sup> March. The rules and contest basis were introduced. The well-attended event took place at la Real Gran Peña de Madrid (the Royal Grand Club) and was lead by the Jury in a plenary session. The chairman was Mr. José Luis Martínez Olivares, Insurance Manager of El Corte Inglés. This award is open to investigation and research activities on Risk Management. Applicants can present their work until November 30<sup>th</sup> 2008.

**AGERS' XIX Risk Management & Insurance Congress** will take place on May 27<sup>th</sup>. & 28<sup>th</sup>, 2008 at Eurobuilding Hotel Madrid, under the topic: **"Risk Management in times of financial turbulence"**.

To better know AGERS and its activities please go to [www.agers.es](http://www.agers.es)



**AIRMIC – ASSOCIATION OF RISK AND INSURANCE MANAGERS – UK**

AIRMIC has been involved in a wide range of activities in the early part of 2008. A number of these issues are shared concerns with other members of FERMA. These include the implications of the EU competition report and the possible impact of the Solvency II requirements on the future feasibility of captive insurance companies. In the UK, broker remuneration has been a major issue and AIRMIC has been in close dialogue with the Financial Services Authority about the regime for disclosure of broker earnings. Also, the Law Commission in the UK has commenced a review of insurance contract and this could have significant implications for Risk Managers.

Concerns about compliance in relation to global insurance programmes has increased considerably in recent times. These compliance concerns include contract certainty, non-admitted insurance policies and payment of insurance premium tax. AIRMIC is arranging a series of half day training events for members looking at compliance issues in more detail.

Two major recent initiatives for AIRMIC have been research into the benefits of Enterprise Risk Management (ERM) and the development of a Claims Performance Index. AIRMIC is about to publish results of the research into the benefits of ERM and this report will be available at the time of the AIRMIC Conference in Edinburgh on 18 and 19 June 2008. The report will set out the hallmarks of organisations that are successfully undertaking ERM initiatives, as well as presenting detailed case studies of organisations that have achieved financial benefits from ERM.

One of the most exciting projects currently underway in AIRMIC is the development of a Claims Performance Index (CPI) that will establish the performance of insurance companies in relation to the handling of insurance claims. The index is being developed in liaison with major insurance companies and this development work will soon involve insurance brokers as well. The CPI will be based on an evaluation of the resources, procedures and operations of insurance companies. The long-term aim is that the CPI should provide Risk Managers with objective information on claims handling capability to help with the decision on which insurance company to appoint.



**bfV –BUNDESVERBAND  
FIRMENVERBUNDENER  
VERSICHERUNGSVERMITTLER UND -  
GESELLSCHAFTEN e.V.-  
GERMANY**

#### **Activities in 2007:**

Two general meetings were held in 2007, on 10 and 11 May in Duisburg and on 15 and 16 November in Hamburg, with nearly 100 % membership participation.

A working group, lead by Werner Goewe (Otto-Group, Hamburg), elaborated within the whole year the challenges set by the new German law on **insurance mediation** which entered into force on May, 22, 2007 as a consequence of EU-Directive 2002/92/EC. The group was able to give **advice** to members in respect of 1) authorisation and registration of in-house-brokers, 2) duties concerning consultation, information and documentation of in-house-brokers.

The Hamburg Meeting confirmed Hans Otto Geiger (President), Gerhard Nelke and Harry Daugird as board members of bfV. Hauprecht Freiherr Schenck zu Schweinsberg (Thyssen-Krupp, Essen) who retired in 2007, was elected as honorary member of bfV. His successor is Hans Jörg Schill (Fraport AG, Frankfurt). Further topics were: 1) Comparison of Zurich & RSA Multinational Programme Structures, 2) Speeches by Jeffrey Heintzelmann, SVP AIG Europe and Günter Dröse, Deutsche Bank Frankfurt, about International Programmes, non-admitted coverage, compliance and tax rules, 3) the outlook of Prof. Dr. Schimikowsky, Fachhochschule of Cologne, with regard to the German "VVG"-reform.

#### **Activities in 2008:**

The BfV General Assembly took place on 17 and 18 April, in Lindau (Lake Constance). Besides insurance related topics, such as:

- EU Directive on insurance mediation,
- Directive 2005/68 on Reinsurance,
- Coinsurance in the EU,
- Development of Risk Management Strategy,
- Working together with FERMA,
- Turkish insurance market for german companies,

BfV was proud to present Prof. Dr. Dieter Kronzucker, one of the most important German journalists, who spoke about the relationship between the United States and Europe and especially what we have to expect from the candidates to the Presidency. Kronzucker recently was honoured with the Bavarian Television Prize 2008.



**NARIM  
NEDERLANDSE  
ASSOCIATIE VAN RISK  
EN INSURANCE  
THE NETHERLANDS**

The yearly NARIM-congress will take place on the 29th and 30th of May 2008 and will be held in the beautiful woodlands of the Veluwe, in the outstanding Congress-hotel Heerlijkheid van Ermelo.

This year the theme of the congress is "Networking". After the inspiring presentation of the keynote-speaker, the participants will be attending workshops about Claims, ICT and Strategic Risk Management. On Day One, there will also be a speed-date session and, on Day Two, a not-to-be-missed- debate with the leaders of Industry. The evening programme will not only be tasteful, but will have added lustre due to a surprise act as well as an excellent musical ambiance. We are sure this will again prove to be a very interesting, memorable and enjoyable conference, which should guarantee enthusiastic participation by our members as well as the Insurance related markets for years to come.



**SIRM – SWISS  
ASSOCIATION OF  
INSURANCE AND  
RISK MANAGERS –  
SWITZERLAND**

SIRM Members follow with great interest the new Swiss supervision legislation: a new Authority will start its work, the Financial Market Supervision Authority (FINMA), which integrates the Swiss Federal Banking Commission, the Federal Office of Private Insurance and the Anti- Money Laundering Control Authority, and it will become fully effective on 1<sup>st</sup> January 2009. When taking note of the statutory requirement that the banking as well as the insurance sector must be appropriately represented in the FINMA Board, it may somehow be astonishing that among the first members appointed, six are presently members of the Swiss Federal Banking Commission, in comparison to only one member from the reinsurance sector.

During the SIRM General Assembly of 23 April 2008, in addition to the statutory decisions (re-elections, financial reports), SIRM members show a special interest in safety issues related to public events – with the example of UEFA EURO 2008 organized in Austria and Switzerland -, making it evident that such questions are becoming more and more relevant also to SIRM companies and organizations.

On this line, the SIRM Committee continues to prepare actively the next SIRM Forum of **4<sup>th</sup> and 5<sup>th</sup> November 2008**, which is put under the challenging question of whether and to what extent risks and reputation are managed adequately today by the firms – a domain not to be left exclusively to PR departments, but to be recognized also as part of the genuine responsibilities of risk managers.



**POLRISK- POLISH RISK  
MANAGEMENT  
ASSOCIATION –  
POLAND**

“Jungle Risk Management – risk lessons from the African bush” presentation by Gert Cruywagen opened the 2<sup>nd</sup> international conference organized in Warsaw on 14<sup>th</sup> and 15<sup>th</sup> April by Polish Risk Management Association POLRISK, member of FERMA. The event focused on benefits coming from positioning Enterprise Risk Management in corporate strategy. Apparently the topic successfully targeted the needs of the booming Polish economy. The biggest companies were looking for knowledge and benchmarks how to implement or improve ERM systems in their companies. One of the reasons accelerating the interest for risk management could be the new Corporate Governance Practices, which are mandatory (since 1<sup>st</sup> January 2008) for companies listed on the Warsaw Stock Exchange.

POLRISK annual conferences despite their relatively short history seek to be a place where risk managers can debate various themes and come up with solution to their everyday problems. Visibly organizers would like to become an active centre for risk management in Eastern Europe as we could see participants from neighboring countries (Estonia, Lithuania and Slovakia).

At this year’s POLRISK conference the most common presented approach was the **COSO one with very strong remarks** that this model needs to be individually adapted to the type and needs of the particular company. The remarkable discussion about **standards** was concluded by Paul Hopkin from **AIRMIC**, that it will be extremely difficult to convince companies to adopt very strict risk management terminology and definitions; he would rather see **risk management practices to be flexible enough to fit to the company’s culture.**

Well accepted by attendees was the multipurpose role of an insurer, presented by XL. Classic thinking about insurance is now far too narrow – new products support M&A process and historical loss data may help to carry out accurate risk identification and risk analysis. Furthermore, global insurance programmes may secure finance of mother companies in situations where local insurance of subsidiaries is problematic.

POLRISK, observing the growing interest in ERM, is already thinking about new events and the topic for next year's conference.



**SWERMA – SWEDISH RISK  
MANAGEMENT  
ASSOCIATION - SWEDEN**

No doubt that the biggest event recently was SWERMA’s annual RISK FORUM held in Stockholm late in March.

The opening speech was made by Mrs Charlotte Barnekow, Chairwoman of SWERMA and she presented the findings of a recent RM Survey amongst members and informed participants about the Board's decision to introduce “Focus groups” on Insurance and Captives, BCM, ERM and Internal Audit and Control.

We were also happy to have Mrs Florence Bindelle and Mr Pierre Sonigo informing us about FERMA and its activities.

The theme for the RISK FORUM was “Inspiration for successful Risk Management” and the focus was very much put on Corporate Governance and “How does it cooperate with Risk Management”, “Enterprise Risk Management’s impact on Credit Ratings” and “Insurance Companies' investments in shares”. Another interesting subject was a meteorologist’s reflection on Climate changes and consequences, also from a Risk Management point of view.

Representatives from a Broker Company, a Captive, a Reinsurer, a Claims Adjusters' organisation and an Insurer had a Panel discussion on the topic “the Swedish Insurance Market in change” and they provided interesting thoughts.

The Gustaf Hamilton Prize (the man having introduced Risk Management in Sweden some 35 years ago) was awarded this year to Mr Anders Bjärnehäll, former Risk Manager of AkzoNobel, for outstandingly good ERM work within AkzoNobel.

The day ended with a tasty buffet and lots of insurance and Risk Management talk!

A half-day workshop describing and discussing “Successful implementation of ERM” was organised the following day and was much appreciated.



## Focus on a Member

### Clive Carpenter

Insurance & Risk Management Manager  
 Europcar International  
**and**  
**FERMA Newsletters' precious**  
**proof-reader!**

1. What is your favourite expression?  
*Let's take a calm look at this*
2. Which talent would you like to have?  
*Multi-tasking*
3. What do you fear the most?  
*Not being able to continue learning*
4. What do you like the best in life?  
*The sensation of infinity when looking at a starlit sky on a cloudless Summer night*
5. What is your biggest challenge?  
*To guide the next generation*
6. What is your biggest weakness?  
*Not being able to get angry - except when pushed to the hilt...*
7. What is your biggest quality?  
*Communication and listening (the etymology of "audit"...)*
8. What is your preferred hobby?  
*The moments I spend singing large-scale choral works with the "Maîtrise des Hauts-de-Seine"*
9. What lessons have you learned from your experience?  
*That history very often repeats itself*
10. What is your best souvenir in Risk Management?  
*The many personal relationships experienced over the years*
11. What is your favourite book on risk management?  
*Ken Follett's "On Wings of Eagles" – says a lot about risk management and management in general*
12. What movie inspired you?  
*A Belgian film "Le Maître de Musique" – Mahler's music and the importance of guiding the next generation*

## AGENDA

May		June		September		October	
5	FERMA Executive Board – Conf call	2	FERMA Executive Board – Conf call	8 - 10	DVS Symposium – Muenchen, Germany	1	FERMA Seminar 2008 - Brussels
20	FERMA Benchmarking Survey 2008 Committee meeting	17 & 18	AIRMIC Conference - Edinburgh	30	FERMA Forum 2009 Committee Meeting - Brussels	2	FERMA Board Meeting - Brussels
27 & 28	AGERS Conference - Madrid	19	BELRIM – General Assembly - Brussels				
29 & 30	NARIM Conference - Ermelo		FERMA Forum 2009 Committee meeting				
		25	FERMA Board Meeting - Brussels				
		26	FERMA General Assembly - Brussels				