



ACTUARIAL ASSOCIATION OF EUROPE

Chief Executive Report 2016-2017

AAE Chief Executive

- Main contact with EU Institutions
- EU Parliament access
- Monitoring EU developments incl. briefings, consultations
- Main contact with European stakeholders
- Financials - administration - forecasts - budgets - reporting
- Advisors
 - Mathé & Partner, Zurich, Switzerland
 - Grant Thornton, Belgium, Switzerland
- Member Associations
- The European Actuary

AAE Secretariat

- Brussels office: well equipped
- Infrastructural improvements
 - IT
 - Procedures
- Higher efficiency
 - Listservers
 - SurveyMonkey
- Information on the website
 - Stakeholder contacts
 - Officers liaisons
 - ... More than you think
- 1.4 fte

AAE Stakeholder Meetings

<i>Date</i>	<i>Stakeholder</i>	<i>Venue</i>	<i>Topic</i>
1-Nov-16	Den Danske Aktuarforening	Copenhagen	Meeting with member association
16-Dec-16	EC DG EMPL	Brussels	Regular meeting
19-Dec-16	ECB	Frankfurt	Paper on Negative Interest
19-Dec-16	EIOPA	Frankfurt	Regular meeting
23-Jan-17	ECB	Frankfurt	Presentation AAE paper on Negative Interest
1-Feb-17	Pensions Europe	Brussels	EIOPA Pensions Stress Test
6-Feb-17	EIOPA	Frankfurt	EIOPA Pensions Stress Test 2017 informal consultation
30-Mar-17	EC DG FISMA	Brussels	Regular meeting
30-Mar-17	EU Parliament	Brussels	Regular meeting
5-Apr-17	Cyprus Actuarial Association	Cyprus	Keynote speech on behalf of AAE at 3rd conference
6-Apr-17	Board IAE	Málaga	Meeting with member association
19-Apr-17	EIOPA	Frankfurt	EIOPA Pensions Stress Test 2017 informal consultation
20-Apr-17	IAA	Budapest	IAA PEBC meeting
27-Apr-17	Deutsche Aktuarvereinigung	Berlin	DAV Jahrestagung
10-May-17	Icelandic Actuarial Society	Reykjavik	Seminar on Pensions
10-May-17	Icelandic Actuarial Society	Reykjavik	Seminar The Challenges for Actuaries in Europe
18-May-17	EIOPA	Frankfurt	Kick off meeting Pensions Stress Test 2017
22-May-17	EIOPA	Frankfurt	Informal technical meeting on action points
23-May-17	EIOPA	Frankfurt	SCR Roundtable
25-May-17	Romanian Actuarial Society	Bucharest	Meeting with member association
29-May-17	CRO Forum	Munich	Meeting new chair CRO Forum
31-May-17	Schweizerische Aktuarvereinigung	Zürich	Meeting with member association
1-Jun-17	Insurance Europe	Zürich	Annual congress 'Digitalisation today and tomorrow'
8-Jun-17	Pensions Europe	Brussels	Conference 'Security in an uncertain world'
16-Jun-17	EC DG EMPL	Brussels	
22-Jun-17	Other	London	HLEG Sustainable Finance
23-Jun-17	Congrès des Actuaire	Paris	
5-Jul-17	EIOPA	Frankfurt	Regular meeting
11-Jul-17	EC DG ECFIN	Brussels	Ageing Report 2018, pension cost projections
12-Sep-17	IFoA	London	Data Science Summit
14-Sep-17	IFoA	London	Meeting with member association / CEO of IFoA
18-Sep-17	IAIS-IOPS-OECD	Bratislava	Attending seminar
20-Sep-17	Den Danske Aktuarforening	Copenhagen	Meeting with member association

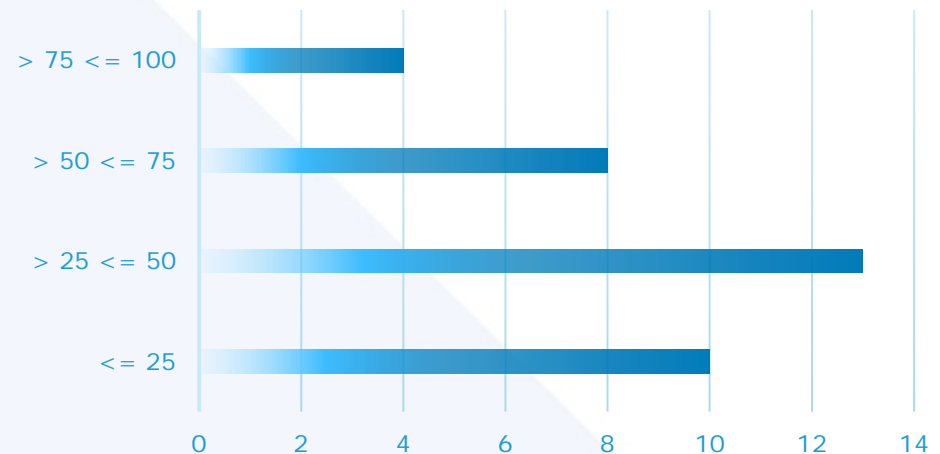
AAE statistics

				AUS	BEL	BUL	CHA	CRO	CYP	CZ	DEN	Col.I	IAE	EST	FIN	FR	GER	GR	HUN	ICE	IRE	ITA	LAT	LIT	LUX	NL	NOR	POL	POR	ROM	SLOK	SLOV	SWE	SWI	UK
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				13	29	0	0	0	8	8	11	11	13	3	14	15	26	9	5	3	17	18	0	2	1	26	3	2	7	6	0	3	5	7	33
Annual Meetings		42		2	2	0	0	0	1	1	3	2	2	0	2	3	4	2	0	0	3	3	0	0	0	4	0	0	1	1	0	0	1	1	4
SFPC		63		2	5	0	0	0	2	2	2	2	2	2	2	3	6	2	1	2	3	7	0	1	0	4	1	0	1	1	0	0	1	1	8
IC		60		2	10	0	0	0	2	2	2	2	3	1	2	2	3	2	1	1	4	2	0	1	0	8	1	0	1	1	0	0	1	1	5
IFR		39		3	3	0	0	0	1	1	2	2	2	0	3	3	3	1	1	0	1	2	0	0	0	2	0	1	1	1	0	1	1	1	3
PC		57		3	4	0	0	0	1	1	2	2	3	0	3	2	8	1	1	0	4	3	0	0	0	5	0	1	1	1	0	1	1	1	8
EC		37		1	5	0	0	0	1	1	0	1	1	0	2	2	2	1	1	0	2	1	0	0	1	3	1	0	2	1	0	1	0	2	5

Request follow-up

Events	20%
Nominations	23%
Survey Solvency USP practice	23%
Members TF Consumer Protection	29%
TEA correspondents and Editorial Board	29%
ESAP3 approval short exposure	31%
Roles of Actuaries Survey	37%
CoC Review	40%
Members TF Risk Management	43%
ESAP5 Survey	46%
ESAP3 approval standard	49%
MRA Review Questionnaire	63%
Survey on AAE Governance	66%
Number of FQA	100%

RESPONSE INTENSITY

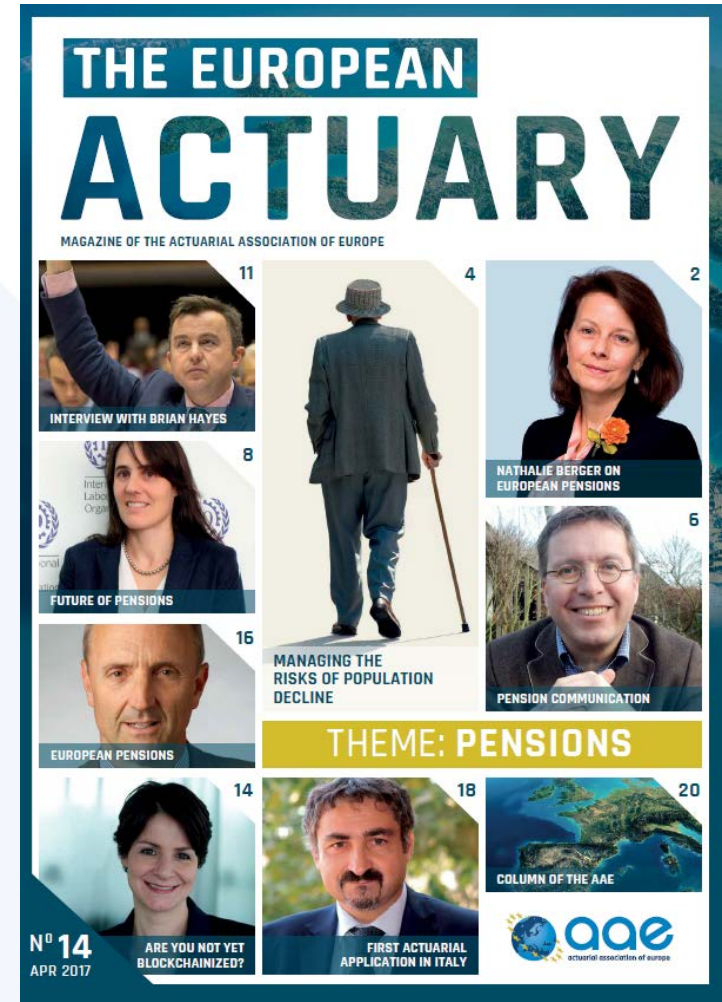


Actuarial Association of Europe

Communication tool		Frequency
Website	www.actuary.eu	continuous
Twitter	@InfoAAE	when relevant
EU Newsletter	Mail / Register	4 times a year
The European Actuary	Separate website	2 times a year, aiming for 3-4 times a year
Press Releases	Website / Mail	when relevant
News Releases	Website / Mail	when relevant
Blog	New website	to start in 2018
Reports	Website / Mail	when available
Publications	Website / Mail	when available
News / Events	Website	when relevant/available
Board Report to GA	Website / Mail	when relevant
General AAE information	Website	continuous
Subscription on emails	New website	personal initiative
secretariat@actuary.eu		
info@actuary.eu		

The European Actuary

- Editorial Board
 - Birgit Kaiser (Germany)
 - Pierre Miehé (France)
 - Rob van Leeuwen (The Netherlands)
 - Giampaolo Crenca (Italy)
 - Peter Tomkins (UK)
- Magazine manager: Frank Thooft
- Terms of Reference
- Correspondents
- Increase to three issues per annum starting 2018
- Explore advert potential



Corporate style aligned

SEMINAR THE AGEING OF THE EU IMPLICATIONS FOR PENSIONS

BRUSSELS
16 NOVEMBER
2016

The Actuarial Association of
seminar in Brussels on the
implications for Pensions'.

In March 2016 the AAE published a
The discussion paper reviews some
projections used in the 2015 Ageing
areas of uncertainty and potential
what the projections tell us about
pension systems in the EU. The dis-
makers and interested parties, the
Brussels. The AAE suggests that the
risks to future pension adequacy, and
increased attention in the next
also intends to carry out further re-
mortality tables are being used for
driving policies of increasing retiree

The seminar will discuss the main
and the Pension Adequacy Report
Commission.

It can be expected that the ageing
only on pensions and social security
bespoke life and health insurance
to employees reaching or beyond

The target audience is senior actu-
institutions, CEOs and CEOs of (re-
and insurance regulators and super-
policy-makers. The seminar will be
Chief, Public Finance, Actuarial Ser-
Social Protection Dept., and Fritz Wi-
DG Employment and Social Affairs,
Folco Valkenburg, Chair of the AAE

The seminar is free of charge, and
Wednesday 16 November 2016 at 10
Wolvengracht 47, Brussels, follow
Places are available at a first-come
the AAE website using this link.



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[Adres 3]

Geachte [Recipient]

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The Actuarial Association of Europe is registered in the EU Transparency Register under number 1508



ACTUARIAL ASSOCIATION OF EUROPE
ASSOCIATION ACTuariELLE EUROPéENNE



AAE SURVEY OF THE LOW INTEREST RATE ENVIRONMENT

1) INTRODUCTION

The persistent low interest rate environment presents a major
sector in Europe. All life insurers offering products with guarantees
such contracts in their portfolio are affected by this macro-sc
Solvency II came into force on 1 January 2016. The requirements
show positive effects on insurance undertakings and the
independently of the ongoing and necessary discussion of adequ

Throughout Europe, actuaries check that the insurers are able to
in a period where capital markets offer low interest rates over lo
in their capacity as actuarial function holders. They will help i
requirements are met. Therefore, the umbrella organization of li
Europe, the AAE, has conducted a survey in its European memb
examine the interplay of the low interest rate environment
requirements.¹

In June 2015, we evaluated the first results from this survey a
(Appendix 1). At that time, our conclusions were based on the
actuarial associations. During the summer 2015, the feedback i
completed the picture (Appendix 2). However, the lessons
responses remain valid. This enabled us to get a deeper underst
rates affect European insurance markets. To provide addition
detailed aspects, we selected a number of actuarial association
cross-section and asked them for some additional information on their markets. The results
from this second survey are presented in this document.



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NEWSLETTER ISSUE N° 8 - JUNE 2017



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NEWS FROM THE INSTITUTIONS <i>Estonia has taken over the Presidency from Malta on 1 July and the first formal Brexit meeting between the EU and the UK negotiators took place.</i>	2
CAPITAL MARKETS UNION <i>The CMU mid-term review has been presented, and several key initiatives expect final closure.</i>	5
FINANCIAL STABILITY AND CRISIS PREVENTION <i>No macro-prudential legislative initiative is foreseen by the Commission. The average cover ratio for defined benefit pension schemes remains a concern. The Commission is considering sovereign bond-backed securities to diversify risks regarding sovereign debt.</i>	9
SOLVENCY II <i>Currently the Commission is addressing issues on the transposition of the Directives by Member States. The Commission adopted a more favourable regime for investing in infrastructure corporates and plans further changes. Work on the SCR review continues.</i>	11
PENSIONS <i>FINRA launches its 3rd IORP stress test. A Commission proposal for a simple, efficient and been presented.</i>	15
<i>P is already debating some revisions to the summer Financial Services Action Plan. There for a reporting of the application date.</i>	18
<i>is now closed, a FinTech action plan is</i>	19
<i>including a European Services e-card.</i>	21
	22



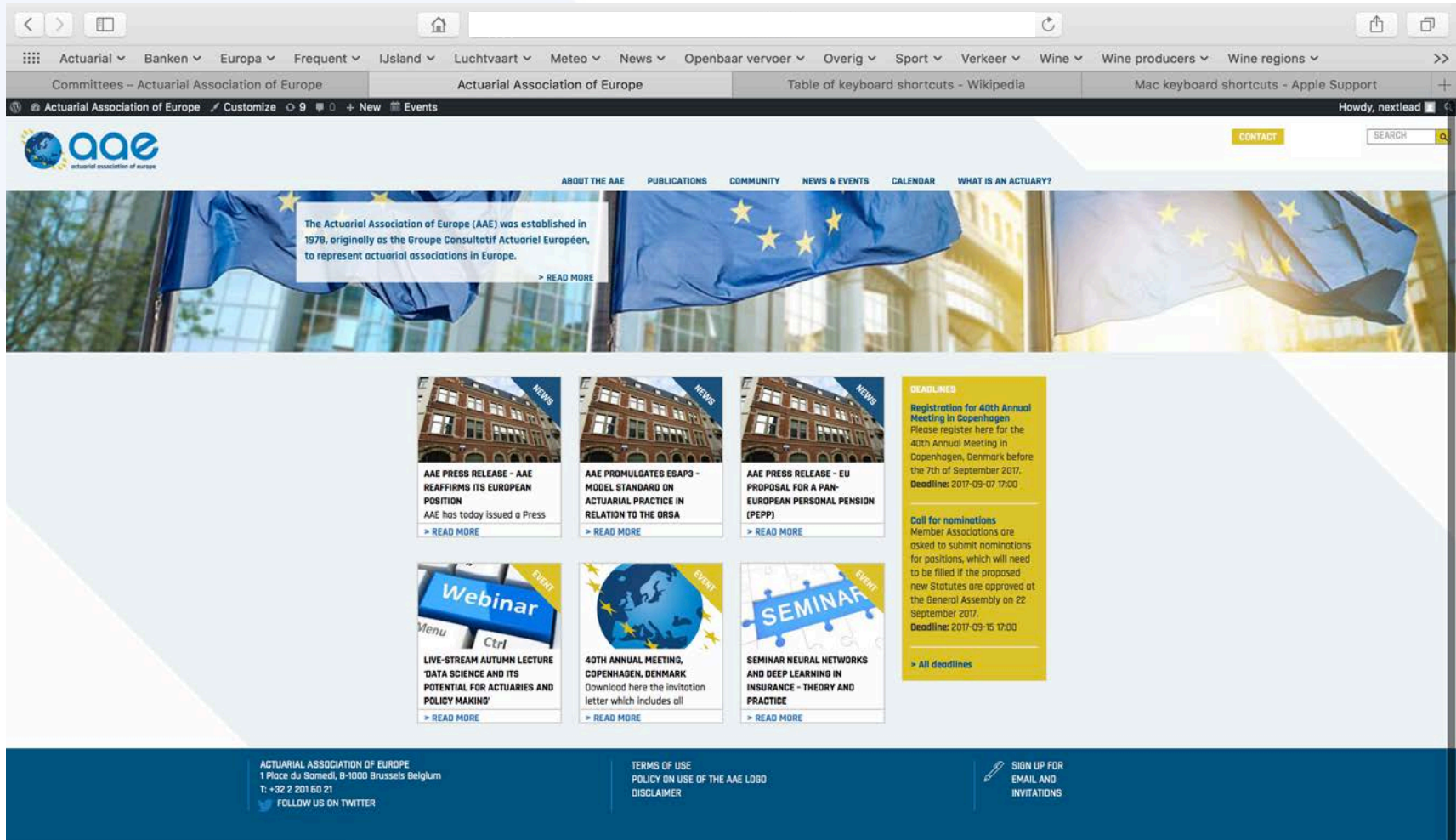
NEWSLETTER: ISSUE N° 8 - JUNE 2017

AAE MINORITY: EU TRANSPARENCY REGISTER: 15080091144-04

1 | 16

AAE NEW Website

Home screen



The screenshot shows the AAE website home screen. At the top is a navigation bar with a search bar and a list of menu items: Actuarial, Banken, Europa, Frequent, IJsland, Luchtvaart, Meteo, News, Openbaar vervoer, Overig, Sport, Verkeer, Wine, Wine producers, and Wine regions. Below this is a secondary navigation bar with links to Committees, Actuarial Association of Europe, Actuarial Association of Europe, Table of keyboard shortcuts - Wikipedia, and Mac keyboard shortcuts - Apple Support. The main header features the AAE logo and a navigation menu with links to ABOUT THE AAE, PUBLICATIONS, COMMUNITY, NEWS & EVENTS, CALENDAR, and WHAT IS AN ACTUARY?. A large banner image shows the European Union flag with a text box stating: "The Actuarial Association of Europe (AAE) was established in 1978, originally as the Groupe Consultatif Actuariel Européen, to represent actuarial associations in Europe." Below the banner is a grid of six news and event items. The first three are news items: "AAE PRESS RELEASE - AAE REAFFIRMS ITS EUROPEAN POSITION", "AAE PROMULGATES ESAP3 - MODEL STANDARD ON ACTUARIAL PRACTICE IN RELATION TO THE ORSA", and "AAE PRESS RELEASE - EU PROPOSAL FOR A PAN-EUROPEAN PERSONAL PENSION (PEPP)". The last three are event items: "Webinar: LIVE-STREAM AUTUMN LECTURE 'DATA SCIENCE AND ITS POTENTIAL FOR ACTUARIES AND POLICY MAKING'", "40TH ANNUAL MEETING, COPENHAGEN, DENMARK", and "SEMINAR NEURAL NETWORKS AND DEEP LEARNING IN INSURANCE - THEORY AND PRACTICE". To the right of the grid is a yellow box titled "DEADLINES" containing information about the 40th Annual Meeting in Copenhagen and a call for nominations. At the bottom is a dark blue footer with contact information, terms of use, and a sign-up link.

Actuarial Association of Europe

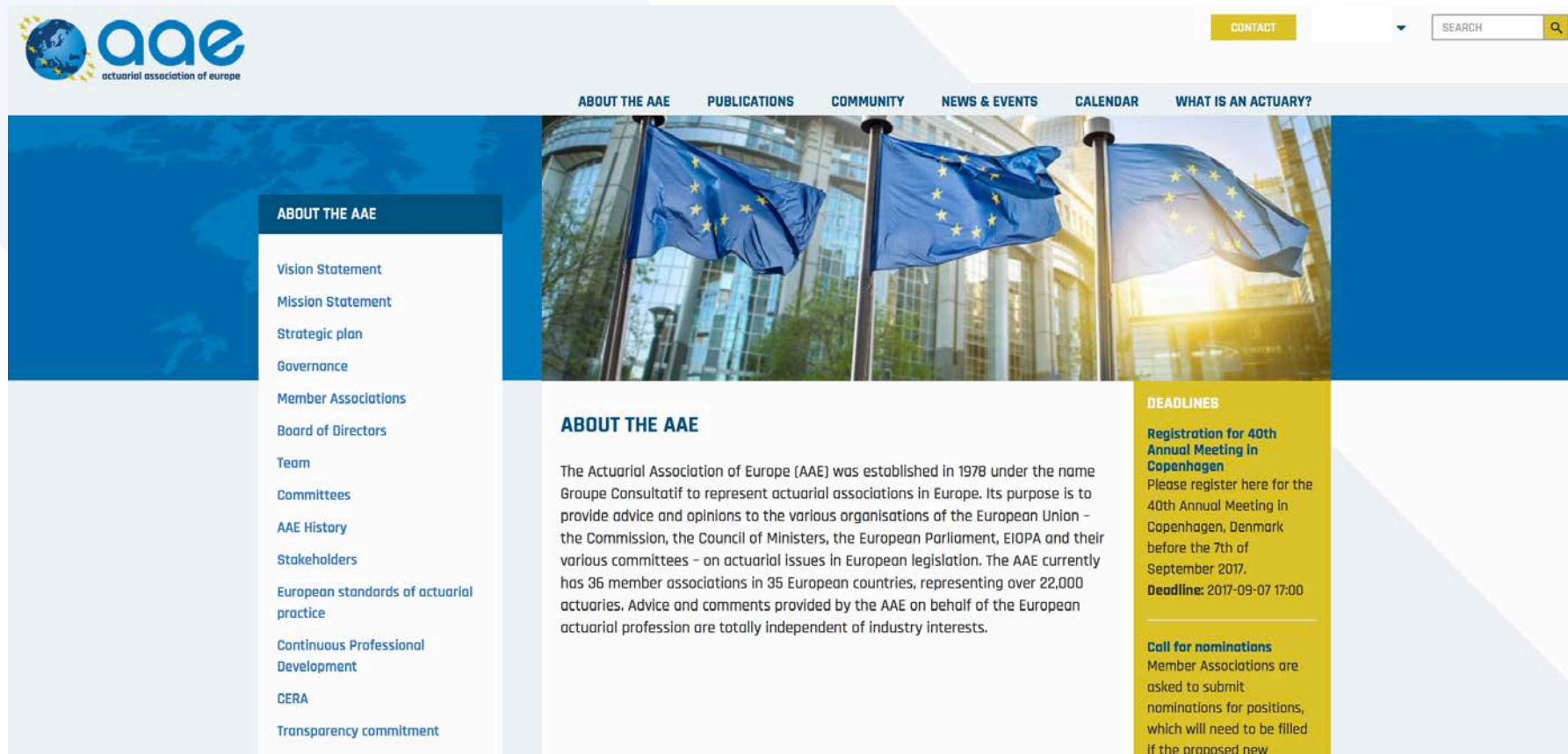
1 Place du Samedi, B-1000 Brussels Belgium
T: +32 2 201 60 21
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TERMS OF USE
POLICY ON USE OF THE AAE LOGO
DISCLAIMER

SIGN UP FOR
EMAIL AND
INVITATIONS

AAE NEW Website

About the AAE



The screenshot shows the AAE website homepage. At the top left is the AAE logo. To its right is a 'CONTACT' button and a search bar. Below these is a navigation menu with links: ABOUT THE AAE, PUBLICATIONS, COMMUNITY, NEWS & EVENTS, CALENDAR, and WHAT IS AN ACTUARY?. The main content area features a large image of three European Union flags waving in front of a modern building. On the left side of this area is a sidebar menu under the heading 'ABOUT THE AAE', listing: Vision Statement, Mission Statement, Strategic plan, Governance, Member Associations, Board of Directors, Team, Committees, AAE History, Stakeholders, European standards of actuarial practice, Continuous Professional Development, CERA, and Transparency commitment. To the right of the image is a yellow box with the heading 'DEADLINES'. It contains two sections: 'Registration for 40th Annual Meeting in Copenhagen' with a deadline of 2017-09-07 17:00, and 'Call for nominations' for the 40th Annual Meeting.

AAE
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CONTACT

[ABOUT THE AAE](#) [PUBLICATIONS](#) [COMMUNITY](#) [NEWS & EVENTS](#) [CALENDAR](#) [WHAT IS AN ACTUARY?](#)

ABOUT THE AAE

- Vision Statement
- Mission Statement
- Strategic plan
- Governance
- Member Associations
- Board of Directors
- Team
- Committees
- AAE History
- Stakeholders
- European standards of actuarial practice
- Continuous Professional Development
- CERA
- Transparency commitment

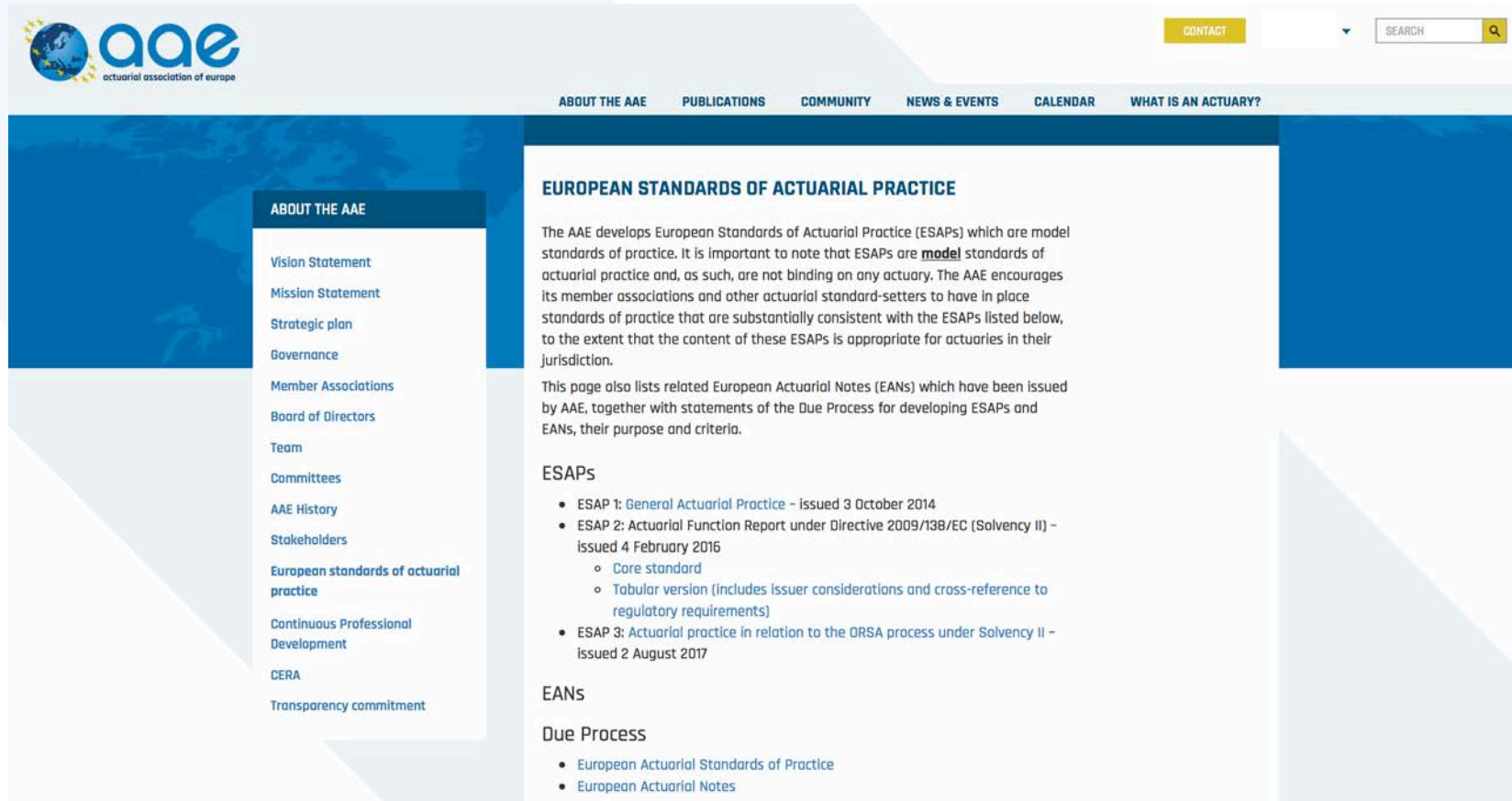
ABOUT THE AAE

The Actuarial Association of Europe (AAE) was established in 1978 under the name Groupe Consultatif to represent actuarial associations in Europe. Its purpose is to provide advice and opinions to the various organisations of the European Union – the Commission, the Council of Ministers, the European Parliament, EIOPA and their various committees – on actuarial issues in European legislation. The AAE currently has 36 member associations in 35 European countries, representing over 22,000 actuaries. Advice and comments provided by the AAE on behalf of the European actuarial profession are totally independent of industry interests.

DEADLINES

Registration for 40th Annual Meeting in Copenhagen
Please register here for the 40th Annual Meeting in Copenhagen, Denmark before the 7th of September 2017.
Deadline: 2017-09-07 17:00

Call for nominations
Member Associations are asked to submit nominations for positions, which will need to be filled if the proposed new



The screenshot displays the AAE website's 'EUROPEAN STANDARDS OF ACTUARIAL PRACTICE' page. The header includes the AAE logo, a 'CONTACT' button, and a search bar. A navigation menu lists: ABOUT THE AAE, PUBLICATIONS, COMMUNITY, NEWS & EVENTS, CALENDAR, and WHAT IS AN ACTUARY?. A left sidebar under 'ABOUT THE AAE' contains links to Vision Statement, Mission Statement, Strategic plan, Governance, Member Associations, Board of Directors, Team, Committees, AAE History, Stakeholders, European standards of actuarial practice (highlighted), Continuous Professional Development, CERA, and Transparency commitment. The main content area features the title 'EUROPEAN STANDARDS OF ACTUARIAL PRACTICE', a paragraph explaining that ESAPs are model standards, and a list of ESAPs: ESAP 1 (General Actuarial Practice, 2014), ESAP 2 (Actuarial Function Report, 2016), and ESAP 3 (Actuarial practice in relation to the ORSA process, 2017). Below this, sections for 'EANS' and 'Due Process' are partially visible.

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CONTACT

SEARCH

ABOUT THE AAE PUBLICATIONS COMMUNITY NEWS & EVENTS CALENDAR WHAT IS AN ACTUARY?

ABOUT THE AAE

- Vision Statement
- Mission Statement
- Strategic plan
- Governance
- Member Associations
- Board of Directors
- Team
- Committees
- AAE History
- Stakeholders
- European standards of actuarial practice**
- Continuous Professional Development
- CERA
- Transparency commitment

EUROPEAN STANDARDS OF ACTUARIAL PRACTICE

The AAE develops European Standards of Actuarial Practice (ESAPs) which are model standards of practice. It is important to note that ESAPs are model standards of actuarial practice and, as such, are not binding on any actuary. The AAE encourages its member associations and other actuarial standard-setters to have in place standards of practice that are substantially consistent with the ESAPs listed below, to the extent that the content of these ESAPs is appropriate for actuaries in their jurisdiction.

This page also lists related European Actuarial Notes (EANS) which have been issued by AAE, together with statements of the Due Process for developing ESAPs and EANS, their purpose and criteria.

ESAPs

- [ESAP 1: General Actuarial Practice](#) – issued 3 October 2014
- [ESAP 2: Actuarial Function Report under Directive 2009/138/EC \(Solvency II\)](#) – issued 4 February 2016
 - Core standard
 - Tabular version (includes issuer considerations and cross-reference to regulatory requirements)
- [ESAP 3: Actuarial practice in relation to the ORSA process under Solvency II](#) – issued 2 August 2017

EANS

Due Process

- [European Actuarial Standards of Practice](#)
- [European Actuarial Notes](#)

[CONTACT](#)[ABOUT THE AAE](#)[PUBLICATIONS](#)[COMMUNITY](#)[NEWS & EVENTS](#)[CALENDAR](#)[WHAT IS AN ACTUARY?](#)

ABOUT THE AAE

[About the AAE](#)[Vision](#)[Mission](#)[Strategic plan](#)[Governance](#)[Member Associations](#)[Board of Directors](#)[Team](#)[Committees](#)[AAE History](#)[Stakeholders](#)[European standards of actuarial practice](#)[Continuous Professional](#)[Development](#)[CERA](#)[Transparency commitment](#)

AAE promulgates ESAP3 - model standard on Actuarial practice in relation to the ORSA process under Solvency II

14 August 2017

AAE today formally promulgates ESAP3 - model standard on Actuarial practice in relation to the ORSA process under Solvency II. This follows approval by the General Assembly on 2 August 2017. Core standard Press release

[> READ MORE](#)

AAE Press Release - EU Proposal for a Pan-European Personal Pension (PEPP)

6 July 2017

AAE has today issued a Press Release on the European Commission's proposal for an EU Regulation for a Pan-European Personal Pension (PEPP). The Press Release can be found here.

Call for nominations

Member Associations are asked to submit nominations for positions, which will need to be filled if the proposed new Statutes are approved at the General Assembly on 22 September 2017.

Deadline: 2017-09-15 17:00

[> All deadlines](#)

[OTHER LINKS](#)

COMMUNITY

Board of Directors

General Assembly

- Agenda and minutes

Presidents Meeting

Committees

- Education Committee

- Agenda and minutes

- Insurance Committee

- Agenda and minutes

- IFR Committee

- Agenda and minutes

- Pensions Committee

- Agenda and minutes

- Standards Freedoms and Professionalism Committee

- Agenda and minutes

Reimbursement policy

Chairperson's Report

Board reports to General Assembly

Newsletters

News from Associations

Miscellaneous

Recordings & materials

European Congress of Actuaries

Seminars

Webinars

BOARD OF DIRECTORS

Task Force Roles of Actuaries

Chairperson: Karel Goossens

Names, national associations and e-mail addresses of members of Task Force

Roles of Actuaries

Terms of Reference

Task Force Risk Management

Chairperson: Gábor Pasztor

Names, national associations and e-mail addresses of members of Task Force

Risk Management

Terms of Reference: to follow

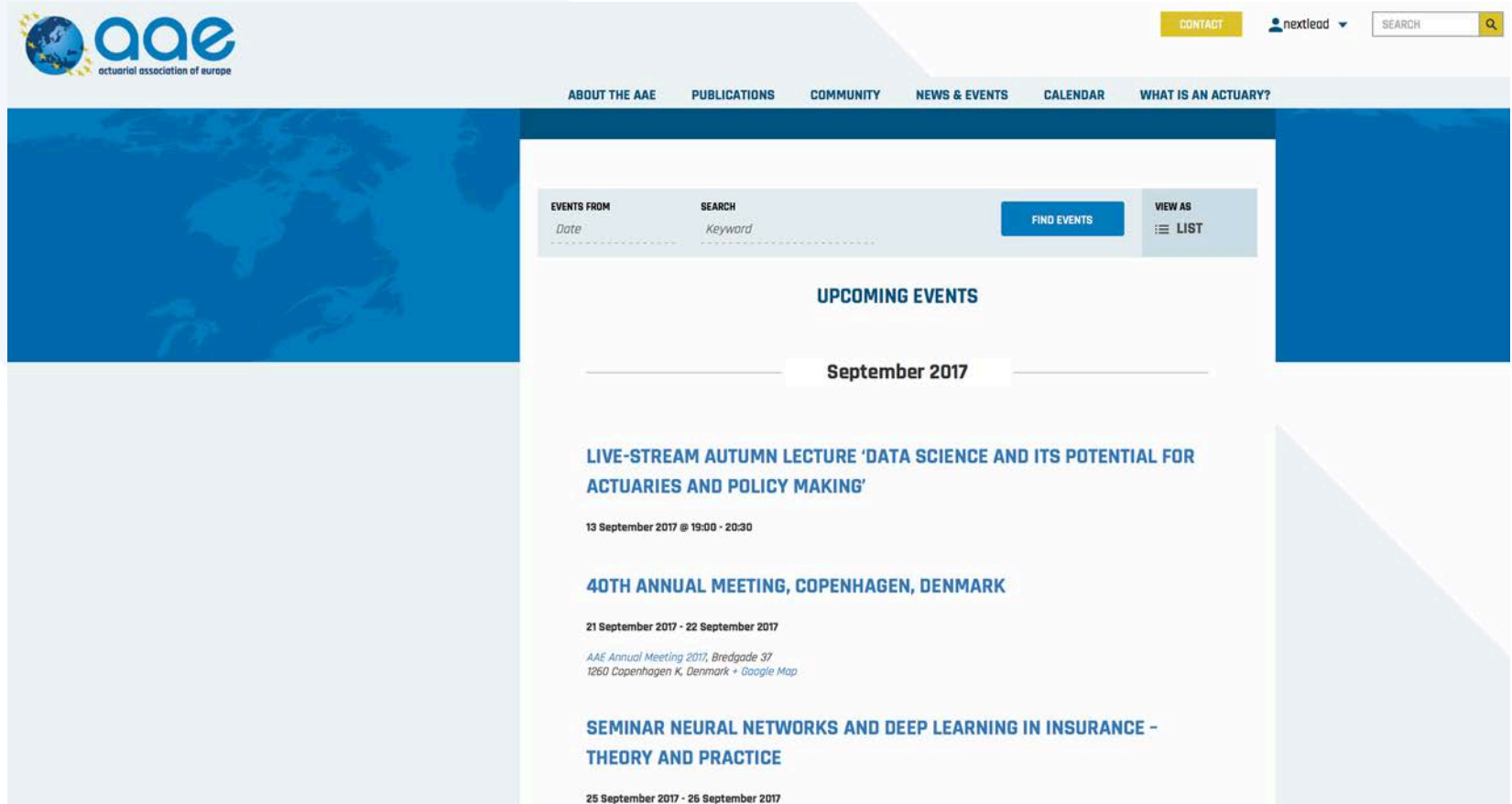
Task Force ISRP (Implementation Strategy Review Proposals)

Chairperson: Thomas Béhar

Names, national associations and e-mail addresses of members of Task Force

ISRP

Terms of Reference: to follow



The screenshot shows the AAE website's calendar page. The header includes the AAE logo, a 'CONTACT' button, a 'nextlead' dropdown, and a search bar. The main navigation bar lists: ABOUT THE AAE, PUBLICATIONS, COMMUNITY, NEWS & EVENTS, CALENDAR, and WHAT IS AN ACTUARY?. The calendar section features a search bar with 'EVENTS FROM' and 'SEARCH' tabs, a 'FIND EVENTS' button, and a 'VIEW AS' dropdown set to 'LIST'. The calendar title is 'UPCOMING EVENTS' for 'September 2017'. Three events are listed:

- LIVE-STREAM AUTUMN LECTURE 'DATA SCIENCE AND ITS POTENTIAL FOR ACTUARIES AND POLICY MAKING'**
13 September 2017 @ 19:00 - 20:30
- 40TH ANNUAL MEETING, COPENHAGEN, DENMARK**
21 September 2017 - 22 September 2017
*AAE Annual Meeting 2017, Bredgade 37
1260 Copenhagen K, Denmark + Google Map*
- SEMINAR NEURAL NETWORKS AND DEEP LEARNING IN INSURANCE - THEORY AND PRACTICE**
25 September 2017 - 26 September 2017

EVENTS IN

Date

SEARCH

Keyword

FIND EVENTS

VIEW AS

MONTH

EVENTS FOR SEPTEMBER 2017

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
28	29	30	31	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
		Live-stream Autumn Lecture 'Data Science and its Potential for Actuaries and Policy Making'				
18	19	20	21	22	23	24
			40th Annual Meeting, Copenhagen, Denmark	40th Annual Meeting, Copenhagen, Denmark		
25	26	27	28	29	30	1

WHAT IS AN ACTUARY?

[What is an actuary?](#)[How to become an actuary](#)[Where do actuaries work](#)[Opportunities](#)[Career path](#)[Day in the life](#)[Value proposition](#)

WHAT IS AN ACTUARY?

Actuaries are highly regarded professionals; actuaries are problem solvers and strategic thinkers with a deep understanding of financial systems

Being an actuary means having highly valued mathematical skills and expertise

Actuaries come from different academic backgrounds but share a love of maths even if they haven't done a maths degree. When you train as an actuary you'll learn how to analyse data, evaluate financial risks, and communicate this data to non-specialists.

Actuaries use their skills to help measure the probability and risk of future events

Every area of business is subject to risks so an actuarial career offers many employment options, including banking, insurance, healthcare, pensions, investment but also non-financial areas.

An actuarial career can be one of the most diverse, exciting and rewarding in the world

Members of the AAE Member Associations are part of a globally recognised profession and have internationally-recognised qualifications.

ACTUARIAL ASSOCIATION OF EUROPE

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