



2011 EUROPEAN ANNUAL MEETING

*An Industry for all Ages*

18–20 September 2011

Renaissance Amsterdam Hotel • Amsterdam

[www.limra.com/EuroAnnualMeeting](http://www.limra.com/EuroAnnualMeeting)

**LIMRA**



**D**espite the challenges of new regulation, opportunities still abound for the financial services industry to help consumers through each life stage by creating a strong financial foundation, preparing for the unexpected — safeguarding a child’s future, preserving a family’s income, and securing a comfortable retirement. However, it is up to us to align the value of the industry with action and communicate to consumers in ways that regain their confidence.

Explore how rebuilding consumer trust, innovation, and product development will help you capture growth for your business — at LIMRA’s European Annual Meeting.

*Join us 18–20 September in Amsterdam and discover why we are An Industry for All Ages!*

## Special Discount Program!

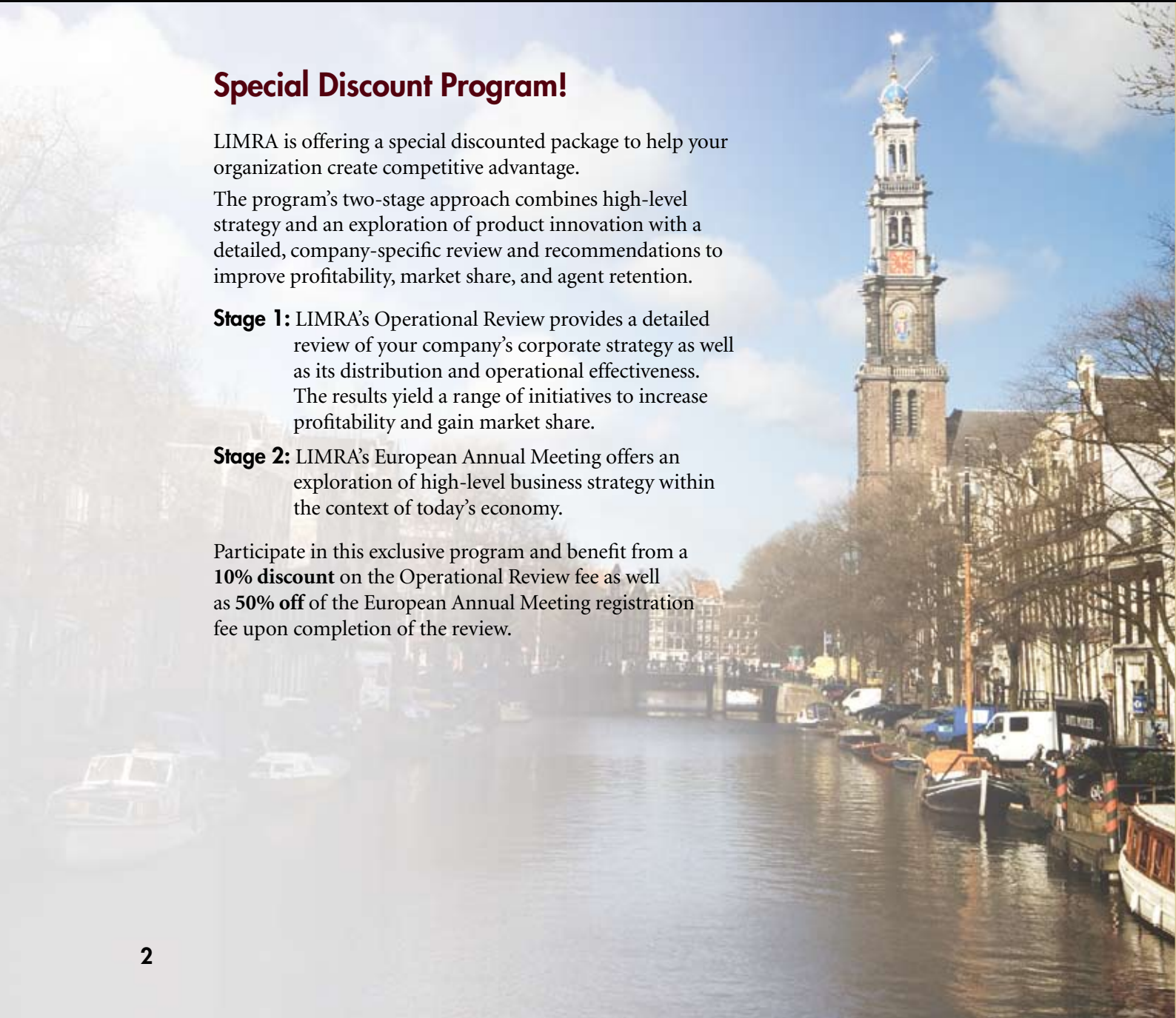
LIMRA is offering a special discounted package to help your organization create competitive advantage.

The program’s two-stage approach combines high-level strategy and an exploration of product innovation with a detailed, company-specific review and recommendations to improve profitability, market share, and agent retention.

**Stage 1:** LIMRA’s Operational Review provides a detailed review of your company’s corporate strategy as well as its distribution and operational effectiveness. The results yield a range of initiatives to increase profitability and gain market share.

**Stage 2:** LIMRA’s European Annual Meeting offers an exploration of high-level business strategy within the context of today’s economy.

Participate in this exclusive program and benefit from a **10% discount** on the Operational Review fee as well as **50% off** of the European Annual Meeting registration fee upon completion of the review.



# *The Social Evening*

Monday, 19 September



*“...The social evening, every year, is something different, but always very elegant.”*

— Ethniki Hellenic General  
Insurance Company SA, Greece

Delegates will enjoy the sights of Amsterdam as a canal boat takes them to the evening's venue, The Heineken Experience. You can choose to leave the hotel at 6:00 pm for the 1-hour tour or 6:30 for the 30-minute, more direct route.

## **Amsterdam, City Centre**

Taking place at the Heineken Brewery in Amsterdam, without question this year's Social Evening will be an unforgettable Heineken Experience. The top floors of the brewery have been beautifully renovated into meeting rooms with unique character that offer breathtaking views of the heart of Amsterdam.

## ***Thank you to our Social Evening sponsors!***

- AEGON N.V.
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- ASR Nederland N.V.
- Centraal Beheer Achmea
- ING Nationale-Nederlanden Life
- Legal & General Nederland
- REAAL Verzekeringen.
- RVS Levensverzekering N.V.
- Zwitserleven N.V.

## 2011 European Annual Meeting



### **Dates**

18–29 September 2011

### **Venue**

Koepelkerk, The Renaissance  
Amsterdam Hotel  
Phone: 31-20-6212223  
Toll-free: 31-800-0220122

### **To Register Contact**

Susan Martin  
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Email: [susanmartin@limraeurope.com](mailto:susanmartin@limraeurope.com)  
Website: [www.limra.com/  
EuroAnnualMeeting](http://www.limra.com/EuroAnnualMeeting)

### **Price**

Standard delegate rate: £975.00  
Nonmember rate: £1,175.00

**Accommodations** — The delegate rate for the conference does not include accommodations. Please book your accommodation as soon as possible to secure the special conference rate that is available for a limited time. Simply click the hotel link below to register and book your accommodation. You will be directed to the property's home page with the negotiated rate code already entered in the appropriate field and you can quickly make your room reservation **Renaissance Amsterdam Hotel**. The hotel team will be happy to help should you have any problems or if you wish to book dates outside of the LIMRA conference dates. For assistance please call Moniek Fransen, who is assigned to the LIMRA event, at +31-(0)20-551-2035.

Main session hall — Koepelzall

## Sunday, 18 September

6:00 – 8:00 pm Welcome Reception — At hotel.  
Networking platform for delegates;  
drinks and buffet provided

## Monday, 19 September

8:00 am Coffee

8:00 – 9:00 Registration — LIMRA Desk

8:45 Meeting begins — Welcome to General Sessions

9:00 Speaker 1 Robert Kerzner — LIMRA, *Today's Trends and the Future of Our Industry.*

9:30 Speaker 2 ING - Martijin Gribnau, *Transforming Distribution — The Critical Success Factor.*

10:00 Speaker 3 AVIVA – Victoria Wentworth, *Transformation: Or Is It Back to Basics?*

10:30 Panel Discussion

11:00 Coffee Break

11:20 Workshops

12:20 pm Lunch

1:10 Workshops

2:15 Welcome Back General Sessions

2:25 Speaker 4 VODW — Roger Peverelli, *Consumer Trends and Required Industry Changes.*

3:10 Coffee Break

3:25 Speaker 5 — MTV Networks - Menno Wagenaar, *Younger Consumers — Are We Ready for Change?*

4:10 Speaker 6 — Marketing Monday - Richard van Hooijdonk, *Capitalizing on Social Media's Impact on Consumer Behavior.*

5:00 Close

6:00 – 6:30 **Social Evening – Venue – Heineken Experience, Amsterdam**

## Tuesday, 20 September

8:00 am Coffee / LIMRA Desk Opens

8:45 Welcome to General Sessions

9:00 Speaker 7 – Greek Institute – George Kotsalos *Forecasting Trends and Challenges in the Industry of Tomorrow?*

9:30 Speaker 8 – Irish Life – Willie Holmes (retired) *The Changing Face of Financial Services Selling in Ireland.*

10:00 Speaker 9 Capgemini – Lars Ernsting, *Overcoming the Perfect Storm.* Explore choices insures have to overcome today's challenges in a rapidly changing landscape, primarily driven by financial crisis and government rules and legislations. How will they respond to these changing market conditions and accelerate time to market for new and simpler products offered at low costs along with an equally efficient distribution channel.

10:30 Panel Discussion

11:00 Coffee Break

11:30 Speaker 10 Key Note Speaker Presentation 10 Keynote Speaker — Northwestern Mutual – Werner Loots, Director of Strategic Intelligence *The Evolution of Northwestern Mutual's Distribution Strategy.* Gain a perspective from one of the world's mostly highly regarded distribution systems. Werner Loots will discuss the key success factors ("hard" and "soft") of this uniquely successful distribution system, his evaluation of system pressures and opportunities, and approaches to developing and executing distribution strategy.

12:00 EAM 2012

12:15 Closing Remarks

12:30 – 12:45 Meeting Adjourns

Each one-hour session will run twice on Day 1.

*Workshops will be in either the following rooms; the Erasmus, the Spinoza, or the Pielhein.*

**1. Direct Marketing — AEGON and Kruidvat,** Learn how AEGON is selling products in the Netherlands, through the retail chain Kruidvat. Kruidvat sells financial products through their webshop. AEGON private labels its products under the Kruidvat brand and also manages the webshop — designing the pages, making the ads and promoting the products.

Key points of the workshop:

- Is retail finance the future for financial services?
- How do private labels fit in the distribution strategy?
- Kruidvat Insurances as a private label of AEGON

Kruidvat is a retail chain of drugstores with almost 800 stores in the Netherlands. Kruidvat has started to sell financial products through the webshop. They sell insurances but also saving products and loans. The insurance and saving products are AEGON products,

labeled under the Kruidvat brand. Consumers can buy the products direct online The Kruidvat salespeople are not allowed to advice people in the stores. AEGON accept and administrate the products and do the claims processing and the client services. Marketing and sales is in cooperation between AEGON and Kruidvat: productdevelopment, running the webshop, on- and offline campaigns etc. We now have experience with this partnership for half a year. In the workshop we will tell you more about it.

**2. 825 International Ltd. — Mike Morris, Sales Effectiveness, Discuss essential questions to improve your company's sales effectiveness:** How good would your business be if more of your sales advisors and customer service people behaved in the same way as your best performers? Do Sales Managers really know who their top performers really are? How can you achieve sustainable improvements in performance based on full alignment of people, processes and systems?

**3. TBD**



## FEATURED PRESENTERS



### **Keynote Speaker:**

#### **Werner Loots**

*Director of Strategic Intelligence,  
Northwestern Mutual*

Before leading Strategic Intelligence — an advanced analytics group focused on strategy execution and distribution — Werner Loots was a Regional Vice President responsible for the supervision and development of one of Northwestern Mutual's four distribution regions. Prior to joining Northwestern Mutual, Loots worked in the Johannesburg and Chicago offices of the management consulting firm McKinsey & Company, and held positions in venture-funded technology companies in the San Francisco Bay Area, where he was the Director of Quantitative Marketing at PayPal. Loots holds a Bachelor's degree from the University of Stellenbosch in South Africa, and an MBA from the Harvard.



#### **Lars Ernsting**

*Global Leader of Life & Pensions  
Centre of Excellence, Capgemini*

Lars has over 15 years experience in the financial services industry. Prior to joining Capgemini he worked for Ernst & Young Consulting as a management consultant. Within Capgemini, Lars has held several roles including management consultant, business developer and practice manager prior to his Global Leader role. In this role his objective is to build end-to-end solutions for insurers and pension administrators that enable them to transform and perform through technologies.



#### **Philip H. Green**

*President, LIMRA Europe, Africa,  
and Middle East*

Philip Green is responsible for LIMRA's overall operations and growth in Europe. He is currently chairman of 825 International, a professional development firm that specializes in helping financial services organizations grow their business. Prior to launching 825 International in 2005, Green served as Executive Vice President and Chief Agency Officer for American International Assurance and was responsible for the agency distribution channel in Southeast Asia totaling 100,000 agents.



#### **Martijn Gribnau**

*Member of ING Insurance Leadership  
Team responsible for Distribution  
Innovation, ING*

Over the last 20 years, Martijn Gribnau has worked in different senior leadership positions from banking to insurance within ING. He worked for 5 years in the United States where he was responsible for Postbanks (now ING Bank), mutual fund, and security business. He was also responsible for developing its Internet Competency Center in the Netherlands. Since 2007, Gribnau has held the position of CEO of ING Insurance Hungary where he was responsible for developing and implementing a multi-channel strategy to boost growth and productivity. He also implemented a re-engineered tied-agency channel. Based on this innovation, he was asked to lead a global initiative to reinvent the tied agency distribution across ING. Prior to that, he served as general manager of ING Netherlands. Intermediary Insurance Board responsible as CEO for life individual, SME pensions, and health.



#### **Willie Holmes**

*General Manager (retired), Irish Life*

Willie Holmes has just retired after 37 years working for Irish Life. An actuary by profession, he worked across a wide range of areas including investments, marketing, and administration; and remains one of the most respected people in the Irish financial services sector. For the past 20 years he served as the General Manager for Irish Life. In this capacity, he was responsible for the brokerage business and previously he also ran the largest sales force in Ireland. He is a founding and honorary life member of the Sales Institute of Ireland. He has served in many roles for LIMRA including chairman of LIMRA Europe and a Board member of LIMRA. Currently, he is also a director of the LIA, the Irish body with statutory responsibility for financial services competency. He is a former director of Irish Life Homeloans, now KBC Homeloans.



**Robert A. Kerzner, CLU, ChFC**  
*President and CEO, LIMRA, LOMA, and LL Global, Inc.*

As president and CEO of LIMRA, LOMA, and their parent organization, LL Global Inc, Bob Kerzner leads the world's largest association of life insurance and financial services companies. The combined organizations have over 1,200 members in more than 70 countries, including most of the world's largest insurance companies. Before joining LIMRA in 2004, Kerzner was executive vice president and head of the individual life division of Hartford Life, Inc. Kerzner's career with The Hartford spanned 30 years from 1974 to 2004. In his first 20 years, he established performance records in field sales and management, before moving to senior management.



**George Kotsalos**  
*Chairman of the Board, Hellenic Association of Insurance Companies*

Currently, George Kotsalos is the chairman of the Hellenic Association of Insurance Companies; and, since 2004 has been the CEO of Interamerican Group. He has extensive experience in the industry, beginning his career in the insurance industry in 1976 and holding top executive positions in Generali, Phoenix, and Intertrust. Kotsalos studied at the London School of Foreign Trade and holds an Associate diploma of the Chartered Insurance Institute (A.C.I.I.). He is a member of the Boards of the Greek Federation of Industries (SEV), Ecumenica, Association of Societe Anonymes, Hellenic Dutch Association, Hellenic Institute of Insurance, and has served as a Board member in Averro Belgium and Eureko Sigorta in Istanbul.



**Roger Peverelli**  
*Partner VODW; Author; Innovation and Strategy Thought Leader*

Roger Peverelli is a partner at VODW — a leading strategy consultancy operating out of the Netherlands — and is an expert in strategy, innovation, and customer centricity in financial services. Throughout his career he has been involved in the creation of new products and service concepts in B2B and B2C life and general insurance, retail, private and commercial banking. Peverelli has published numerous books and articles, including: *Reinventing Financial Services and The Future of Finance*. Currently, Peverelli is a Board member for the Netherlands Film Festival; advisor to Warchild, the Microcredits for Mothers Foundation; and the More Than Football Foundation.



**Richard van Hooijdonk**  
*New Marketing and Innovation Speaker; Professor; and Consultant*

Richard van Hooijdonk is the owner of MarketingMonday, a marketing strategy and training firm that specializes in new marketing and communication. In his role, van Hooijdonk strives to educate organizations and governments about the technological developments that have changed the needs and behaviors of consumers and citizens and how to reach them with new communication approaches. By providing insight, knowledge, and skills, van Hooijdonk and MarketingMonday help people to achieve change within their organization, which leads to greater efficiency and new audiences. In addition to owning MarketingMonday, van Hooijdonk is a professor at Nyenrode University and at SRM/Erasmus University and is a well-known speaker on marketing and innovation.



**Menno Wagenaar**  
*Vice President and Director of Advertising, MTV Networks*

Menno Wagenaar is currently the VP and Director of Advertising at MTV Networks in the Netherlands where he also held the positions of Commercial Director, and Head of TMF and MTV. Prior to joining MTV Networks, Wagenaar spent time as the Brand Manager for Coca-Cola and a Brand Manager at Philip Morris, Holland B.V. In his role, Wagenaar offers insight into the behavior of younger consumers and speaks to audiences about consumer behaviors of the younger generation in relation to financial services and products.



**Victoria Wentworth**  
*Retail Director CEE, AVIVA*

Victoria Wentworth currently manages the Central and Eastern European Retail Networks and the Change Programme for Aviva Europe. She joined the Group with Aviva UK in 2005 and was appointed to the Retail Programme Director role in Aviva Europe in June 2009. In this role, she was responsible for all the retail projects across Europe. Prior to joining the insurance industry, she spent 9 years in the British Army as an officer. She attended the Royal Military Academy Sandhurst and joined the Royal Logistic Corps. While in the Army, Wentworth served in the UK and Germany and completed operational tours in Northern Ireland, Bosnia, Kosovo, and Iraq. She finished her time in the Army as a Squadron Commander, commanding 300 soldiers in peacetime Germany and then during operations in Iraq.

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