

Annual Report 2018



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Dear Colleagues and Members of AIDA Europe,

2018 has seen a number of major developments and achievements for AIDA Europe: On 13 / 14 April the 7th AIDA Europe Conference was held in Warsaw under the title of *De-Mystifying InsurTech: A Legal and Regulatory View*. The conference had gathered more than two hundred delegates and panel members, from more than 30 countries, comprising members of the insurance industry, a number of regulatory bodies, private practice and academia. The Conference was co-organized together with Kozminski University in Warsaw and the AIDA Polish Chapter, who both provided excellent hospitality to the delegates. The discussions in the many sessions and panels of the conference confirmed the high interest in *InsurTech* and its legal and regulatory aspects and the relevance, generally, of the ground breaking technological developments for the insurance field. Similarly, the Hot Topics and Key Development session, featuring, inter alia, GDPR and IDD presentations and a status report on BREXIT, were much welcomed by delegates. Also the AIDA Working Party Meetings and the meeting of the In-house Counsel Committee saw active debates. The presentations in the various Plenary and Breakout Sessions and the AIDA Working Party and the In-house Counsel Meetings are all available in the [Conference Document Repository](#) on the AIDA Europe Website.

The key development items, which the AIDA Europe Committee has set for 2018, included mainly **three focus points**, next to a number of other areas which AIDA Europe has addressed in the course of the year (see *Addendum 1 to Annual Report 2018*).

- As part of its institutional focus as a non-profit organization AIDA Europe is considering how to contribute to the general public's interest in the area of *Law Making* and the development and harmonization of legal issues outside the Conference schedule. We have found it quite challenging, with the yet limited resources, to develop a greater momentum in this area. However, first steps were made in trying to support certain Chapters in their attempt to engage in the public discussion of law making projects.
- An area of considerable progress are AIDA Europe's scientific activities, which also include a focus on the feasibility for AIDA Europe to provide *Superior Academic Education* (e.g. summer schools). AIDA Europe has recently issued an *Institutional Commitment Letter to the EU* in combination with a proposed programme for a *European PhD in Insurance Law and Regulation*, initiated by a number of leading European Law Faculties. The main purpose of the co-operation by AIDA Europe with the founders of this PhD Program is, to bring PhD Students together with the stakeholders in AIDA Europe, notably the In-house Counsels involved in AIDA Europe. This should facilitate the contact between academia and the insurance industry, allowing PhD Students to gain relevant practical insight in their academic work and work on practice relevant legal issues.

Furthermore, the setting up of the *AIDA Europe Research Series on Insurance Law and Regulation* was successfully completed in 2018 and next to the Call for Papers on *InsurTech*, which was linked to the Warsaw conference, further Calls were launched in 2018, including a *Call on Papers* on the subject of *Insurance and Human Rights* and a call related to the *European Insurance Intermediation Directive (IID)* - "Insurance Distribution Directive – Promises and Reality", which will be contributing to the discussions in the **8th AIDA Europe Conference in**

Lisbon in October 2019. This Conference will be taking place on 3 & 4 October 2019 at the conference center of the Gulbenkian Foundation and will be co-organized with the kind support of AIDA Portugal and the Nova Universidade in Lisbon.

- A third focal development point for 2018 related to the strengthening of AIDA Europe's membership base, notably by checking whether it would be feasible to create some form of individual membership in AIDA Europe, allowing those individuals a dedicated form of activity, who wish to engage more in ADIA Europe activities. The discussion raised interesting but also conflicting views regarding the merits of such an overture. In its 2019 Strategy Day the AIDA Europe Committee Members decided to look at this matter in more detail and explore all possible ways for AIDA Europe to open a more active dialogue and solicitation of contributions by interested parties and its members.

It has been a great pleasure, seeing a very active interchange between the various bodies of the AIDA Europe and the AIDA World organizations in the course of 2018. The very fruitful and active co-operation between the AIDA Europe Scientific Committee and AIDA Europe's In-house Counsel Committee has brought about valuable results. Furthermore, the combined Working Party Sessions in Warsaw have added to the further bonding of the Working Parties on an interdisciplinary level. A new element of co-operation will be the joint work of the AIDA Motor Liability Working Party with our colleagues from ASTIN (the International Association of Non-Life Actuaries).

As technology is creating a major disruption for the insurance industry and is leading to a changing client interaction, for insurance distribution, claims and insurance services alike, an active involvement of all stakeholders in the insurance and risk cycle in our activities is key. This will not only help to improve the perspectives and understanding of the legal and regulatory issues concerned but also enhance our discussions and contributions as a non-profit organization.

The final clearance of AIDA Europe's tax exemption issues as certified Tax Exempt Organization for Swiss tax purposes has been good news and should allow AIDA Europe to also have a clear visibility and status as non-profit organization. This was a long process but, finally, a very successful one.

Looking ahead – the **9th AIDA Europe Conference** is planned to take place in **2020 in Zurich on 17 / 18 September 2020**. The AIDA Europe Committee is confident that many of the initiatives, which are currently still developing, will have gained a stable foothold in our activities by then. The *Assembly 2019*, for which you will find the motions later in this Annual Report will also see certain proposed changes to the AIDA Europe Committee. Three long serving members, **Peggy Sharon, Robert Koch** and **Ioannis Rokas** have decided to step down as Committee Members. In response to these changes *Alkistis Christofilou* is proposed for election by AIDA Greece and *Prof. Jens Gal* by AIDA Germany. Furthermore, Peggy Sharon, elected Chairwoman of AIDA (World) in the recent World Congress in October 2018, has decided to step down from the AIDA Europe Committee. AIDA Portugal proposes Prof. Margarida Lima Rego as a new member of the AIDA Europe Committee. All three candidates are being put forward by the AIDA Europe Committee for election by the up-coming Assembly.

With best regards,

AIDA Europe Committee
Christian Felderer
Chairman

A. Activities

1. Activities since last Assembly

The main activities of AIDA Europe during the reporting period comprise:

- AIDA Europe Conference in Warsaw 13 & 14 April 2018, which as summarized in the introduction to this Annual Report.
- Strategy Day 2019, 4 February 2019 in Zurich, hosted by Zurich Insurance Company Ltd, at their Swiss Headquarters in Zurich. The day included a review of strategic initiatives and organizational issues, including the planning of the AIDA Europe Conference in Lisbon on 3 & 4 October 2019. Furthermore, the meeting included a comprehensive discussion of possible actions to increase active participation in AIDA Europe events and initiatives. A small working group comprising Tim Hardy, Özlem Gürses, Dominik Skrobala and Margarida Lima Rego have undertaken to explore and develop ideas further.



- AIDA Europe activities at the AIDA World Congress in Rio de Janeiro (10. – 13.10.2018), which saw various members of the AIDA Europe Committee in Conference Panels, either as moderators or participants.
- Settling of all outstanding tax matters, including the confirmation of AIDA Europe's status as a tax-exempt Association and the issuance of its residency certificate (seat in Zurich/Switzerland). *For corresponding certifications please see AIDA Europe Webpage.*

2. AIDA Europe Scientific Committee

The AIDA Europe Scientific Committee comprises the following **Members**:

- **Chairman:** Prof. Dr. Pierpaolo Marano, Associate Professor of Insurance Law, Università Cattolica del Sacro Cuore, Milan
- Prof. Dr. Robert Koch LL.M. (McGill), Managing Director, Institute for Insurance Law, University of Hamburg, Hamburg
- Prof. Herman A. Cousy, University KU Leuven, Belgium
- Dr. Kyriaki Noussia, Senior Lecturer, Law School, University of Exeter, UK
- Anna Tarasiuk, attorney-at-law, Filipaska Tarasiuk Kancelaria Radcow Prawnych Sp p, Warsaw
- Dr. Caroline Bell, Coverage Counsel, AON Risk Solutions, UK

Highlights of the Committee’s activities include the following matters:

The Scientific Committee finalized the agreement with Springer as publishing house of the newly established AIDA Europe Research Series on Insurance Law and Regulation. More than 30 professors have accepted to act as members of the Editorial Board of the Series. They are specialized in Insurance law and/or regulation and come from over the world.

Two editorial projects have been developed during the 2018 within the Series. Books will be published in the first half of 2019.

The book on Transparency in Insurance Contract Law is co-edited by Prof. Dr. Pierpaolo Marano and Dr. Kyriaki Noussia. The book aims at exploring the meanings of the notion of transparency in the insurance contract by providing a comparison of several jurisdictions both of common law and civil law. The book benefits of the foreword by Prof. Robert Merkin QC and collected 28 manuscripts from all over the world.

The Scientific Committee also launched a call for paper for the book titled “De-Mystifying InsurTech: a Legal and Regulatory View”, which is co-edited by Prof. Dr. Pierpaolo Marano and Dr. Kyriaki Noussia. The call for papers recorded 34 abstracts, which were sent by scholars from all over the world. The abstracts sent by young scholars, i.e. those under the age of 35, were 14 out of 34. The manuscripts selected to be included in the book are 17. This book benefits from the economic contribution of the BIPAR - European Federation of Insurance Intermediaries.

The winners of the Call for Papers on *InsurTech*, which was launched in conjunction with the AIDA Europe Conference in Warsaw were the following young academics.

- **Angelo Borselli**, *Smart Contracts in Insurance. A Law and Futurology Perspective*
- **Aysegul Bugra**, *Room for Compulsory Product Liability Insurance in the European Union for Smart Robots? Reflections on the Compelling Challenges*
- **Julia Constantino Chagas Lessa, Belma Bulut**, *A New Era, a New Risk! A Study on the Impact of the Developments of New Technologies in the Shipping Industry and Marine Insurance Market*
- **Piotr Tereskiewicz**, *Digitalization of Insurance Contract Law – Preliminary Thoughts with Special Regard to Insurer’s Duty to Advise*
- **Shanice Trowers**, *Smooth sailing or a risky expedition: A Critical Exploration into the Innovation of Unmanned Maritime Vehicles and its Potential Legal and Regulatory Impacts on the Insurance Sector.*

The Scientific Committee is also exploring the feasibility of the project called “The Voice of the Market” together with the In-house Counsels Committee, which aims at setting up an on-line forum to circulate and debate on hot topics concerning the EU market and relevant jurisdictions.

3. AIDA Europe In-house Counsel Committee

The AIDA Europe In-house Counsel Committee comprises the following **Members**:

- Pirmin Stalder (**Chair**), Executive Director, Senior Legal Counsel, LGT ILS Partners Ltd., Pfäffikon SZ/Switzerland
- Diego Manzetti, General Counsel EMEA, AIG Europe, , Luxembourg
- Tina Walton, Global Head of Wordings, AXA XL, , London/UK
- Florian Köhler, Head Contracts EMEA, Swiss Re, Zurich/Switzerland

Highlights of the Committee’s activities include the following matters:

The Steering Committee of the AIDA Europe In-house Committee (the “Steering Committee”) had monthly calls to discuss initiatives to strengthen the stance of the in-house counsels in AIDA Europe and attract in-house counsels in our activities. We found that claims people who typically have a legal background are not sufficiently represented within AIDA Europe. In order to attract in-house claims persons and bring them together with other in-house legal counsels the Steering Committee organized a workshop with the topic “Management of External Counsel: Selection, Monitoring and Cost Management” in Zurich, to be held on the 12 March 2019. Approximately 20 representatives from various (re)insurance companies from will be brought together to discuss experiences and best practices in the management of external counsel. Representatives from claims and legal department are being represented alike. The Steering Committee has achieved to put together a well balance program by attracting Bruno Mascello from the university of St. Gallen as a keynote speaker, by having claims people from IF P&C Insurance to share case studies of complex liability claims and by providing insights of the use of technology on the subject through presentations by the CEO of 4Clegal and a representative from Swiss Re.

Moreover, the Steering Committee is involved in the creation of panel discussions for the AIDA conference in Lisbon 2019. A representative of the Steering Committee is represented in the Organizing Committee for the AIDA Europe Conference in Lisbon, to assure in-house counsels’ contributions and interests are considered for the conference.

Additionally, the Committee extends its reach by intensifying publications on its dedicated *LinkedIn Group*.

4. AIDA Europe Conference 2019, Lisbon

The conference theme for Lisbon is "**Landfall of the Tech Storm**" and the conference will focus on the impact of technology upon the insurance industry *and the changing client interaction, discussing the legal issues in distribution, claims and insurance services which technology is bringing*. A special focus of the conference will also be issues related to insurance distribution, incl. the new EU Insurance Distribution Directive 2018, which has recently come into force. This has also been the subject of the AIDA Europe *Call for Papers*, for Lisbon, where the results of this Call will be presented.

Further relevant topics for the Lisbon Conference include Artificial Intelligence in insurance business; Autonomous vehicles and the EU law; Issues on the international insurance programs, including Brexit and Hot-topics on the legal and regulatory front, currently facing the industry.

The conference will also follow the developments since the last AIDA Europe Conference in Warsaw and look at the developments on matters debated in Warsaw, notably the *InsurTech* related developments.

The Conference will be hosted by AIDA Portugal and the Nova Universidade, Lisbon. Conference facilities will be at the Gulbenkian Foundation, which provides for an excellent venue.

Like for prior events, AIDA is again reaching out to its sponsors, inviting sponsorship of the different conference items, including the funding of the academic prizes and the costs associated with the academic work of AIDA Europe.

To remind the reader of the past sponsors we include the tables of sponsors for the past two conferences in Vienna and Warsaw:

Sponsors - Vienna 2016:



Sponsors - Warsaw 2018:



5. Administrative Matters / Committee Matters

Tax Status of AIDA Europe: 2018 saw the final resolution of AIDA Europe’s application for a tax exempt status under Swiss Tax Law. It came as good news, when the Zurich Cantonal Tax Authorities confirmed that the objections raised earlier by the Zurich City Tax Authorities should not be admitted and that AIDA Europe’s application should be fully approved. **AIDA Europe is registered as a Tax-Exempt Organization** (for charitable purposes) under **Reg-Nr. J000201636**, with its **seat in Zurich/Switzerland**. A copy of a recent Tax Certificate is shown in the Addendum to this Annual Report.

All banking matters were transacted through AIDA Europe’s banking contacts with Credit Suisse Ltd. Zurich/Switzerland.

As at year end 2018 the AIDA Europe Committee comprises the following *Members**:

Member / Person	Chapter	First elected
Christian Felderer (Chairman)*	Switzerland	13.9.2012
Herman Cousy*	Belgium	13.9.2012
Ioannis Rokas*	Greece	22.5.2008
José Maria Munoz Paredez*	Spain	22.5.2008
Otto Csurgo*	Hungary	22.5.2008
Peggy Sharon*	Israel	22.5.2008
Pierpaolo Marano*	Italy	13.9.2012
Robert Koch*	Germany	22.5.2008
Anna Tarasiuk*	Poland	13.4.2018
Sjoerd Meijer*	Holland	2.12.2015
Slobodan Jovanovic*	Serbia	22.5.2008
Tim Hardy*	UK	3.11.2016
Torben Bondrop (Vice-Chairman)*	Denmark	22.5.2008
Dominik Skrobala / Treasurer	Switzerland	13.4.2018
Sandra Dellimore / Administrative Secretary	UK	2Q/2009

NOTE: Members' details can be found on the AIDA Europe Webpage - <http://www.aida.org.uk/AIDAEurope.asp>

AIDA Europe Webpage – AIDA World is currently setting up a new webpage. This will also include a dedicated Section for a new Webpage of AIDA Europe.

6. Current Members of AIDA Europe

As at the end of 2018 the following national Chapters (or ARIAS Centrally Affiliated Chapters) were Members of AIDA Europe:

ARIAS Germany	Italy
ARIAS UK	Morocco
Austria	Netherlands
Belgium	Norway*
Bulgaria*	Poland
CEFAREA France	Portugal
Croatia*	Romania*
Denmark	Russia
Estonia*	Serbia
Finland	Slovenia*
France	Spain
Germany	Sweden
Greece	Switzerland
Hungary	Turkey
Iceland*	UK
Israel	

*Inactive Members (see para below)

AIDA Europe continues to make efforts in bringing all members on an equal footing, with a view, to achieving a maximum impact of the local Chapters in their national environment. Having a strong national members' base, remains the basis for a successful achievement of the principle aims of AIDA Europe, i.e. the furtherance and development at a European level of insurance and related law.

7. Inactive or non-responding Members

Despite multiple efforts to induce certain members to become actively involved in furthering the aims of AIDA Europe, those members have not been responding. Moreover, these members have also failed on an AIDA (World) level to discharge their duties, notably to file their country returns and pay the annual subscription fee. In its meeting of 23 April 2019 the AIDA Presidential Council has declared the following members inactive resulting in a removal of the following members: **Bulgaria** and **Estonia**. The AIDA Europe Committee, in its meeting of 14 May 2019 has equally decided to terminate the membership of the two mentioned members with effect as of the date of that meeting.

With respect to *Iceland, Slovenia, Norway, Croatia and Romania* AIDA Europe together with AIDA (World) are looking at the appropriate measure to address the situation.

In the circumstances AIDA Europe would be entitled to apply any remedies as defined in the By-laws, in particular **Article 5 para. 2 of the Organizational By-laws of AIDA Europe**, which provides for the right of the AIDA Europe Committee, at any time, to issue a suspension or termination of membership as the Committee may deem appropriate (for full version of Article 5, see page 12).

It is hoped, that appropriate steps will help to clarify the situation with regards to the currently inactive members.

8. Outlook

AIDA Europe is excited to co-arrange the **8th AIDA Europe Conference in Lisbon** with the kind AIDA Portugal and the support of Nova Universidade in Lisbon. Further, key activities will comprise the academic work for the further pursuit of the work supporting a European PhD Program in Insurance Law and Regulation, where AIDA Europe together with its In-house Counsel Committee and the Scientific Committee, will promote, as a sponsor, the active collaboration with the insurance industry to launch this European Program. Important work will also have to be performed in respect of the various strategic initiatives (*as outlined in the Addendum 1 to Annual Report 2018*)

Christian Felderer

Chairman AIDA Europe

Attachments:

Addendum 1 to Annual Report 2018:

1. Key activities in 2018

The following table shows the

Strategic Initiatives	Status
1. Membership Profiling & Target Structure	<ul style="list-style-type: none"> Preparation of motions to AIDA Europe Assembly 2019 NEW: Anna Tarasiuk replaces Samim Ünan – (Assembly 2018, Warsaw) Robert Koch stepping down at Assembly 2019 - designated successor Prof. Jens Gal (AIDA Germany) Succession plan for Committee Members with ending term at 2020 Assembly Ioannis Rokas stepping down at Assembly 2019 and Alkistis Christofilou proposed for election by AIDA Greece
2. European Law Making & Public Interest Work *	<ul style="list-style-type: none"> Work in progress: Law making and the development and harmonization of legal issues outside the Conference schedule is yet at a very early stage Support to Russian Chapter in law making process (Solvency II experience)
3. Knowhow Transfer & Conferencing	<ul style="list-style-type: none"> New conferencing format New academic focus
4. Academic Work & Research *	<ul style="list-style-type: none"> AIDA Europe Scientific Committee composition / governance completed AIDA Europe Research Series on Insurance Law and Regulation set up AIDA Europe Call for Papers institutionalized European PhD in Insurance Law and Regulation project work In-house Counsel Committee co-operation institutionalized
5. ARIAS	<ul style="list-style-type: none"> Reactivate contacts with ARIAS entities. Role and function in AIDA Europe. Work in progress.
6. Defining a funding / sponsorship plan	<ul style="list-style-type: none"> Successful experience for Warsaw conference sponsoring to be exported to Lisbon and beyond. General funding plan still missing.
7. Computer based Conference Registration for Warsaw Conference	<ul style="list-style-type: none"> Webpage capabilities for registration positively noted (incl. Eventbrite). Payment process (PayPal) for Lisbon Conference to be restructured.
8. Development of AIDA Chapters *	<ul style="list-style-type: none"> Analysis prepared for 2019 Strategy Day. Situations remains unresolved. Subject to further work in 2019.
9. Individual Membership Base *	<ul style="list-style-type: none"> Strengthening of AIDA Europe's membership base, e.g. by checking the feasibility of individual membership in AIDA Europe. Dedicated working group constituted.

*Focus Items 2018

2. Legal basis for termination of Membership in AIDA Europe:

Art. 5 - Membership

1. Eligibility for membership of AIDA Europe is confined to those European National Sections **which are members of AIDA** and any European ARIAS entities which are centrally affiliated to AIDA and in each case situated in Europe, or to any other AIDA National Sections, not otherwise forming part of any other regional grouping of AIDA, **which conform with the aims of AIDA and which have an interest in collaboration at such a regional level.**
2. Any entity which fulfils the said eligibility criteria and is not already acknowledged as a member of AIDA Europe must make application for membership to the AIDA Europe Committee via the Committee's designated secretariat support in such manner as may from time to time be directed. The AIDA Europe Committee will inform applicants of the result of any application as soon as possible and of the terms of such membership. AIDA Europe will generally be keen to welcome the admission of eligible applicants, **but reserves the right through its Committee to decline or to impose special terms upon membership or at any time to issue a suspension or termination of membership as the Committee may deem appropriate.**

Swiss Civil Code:

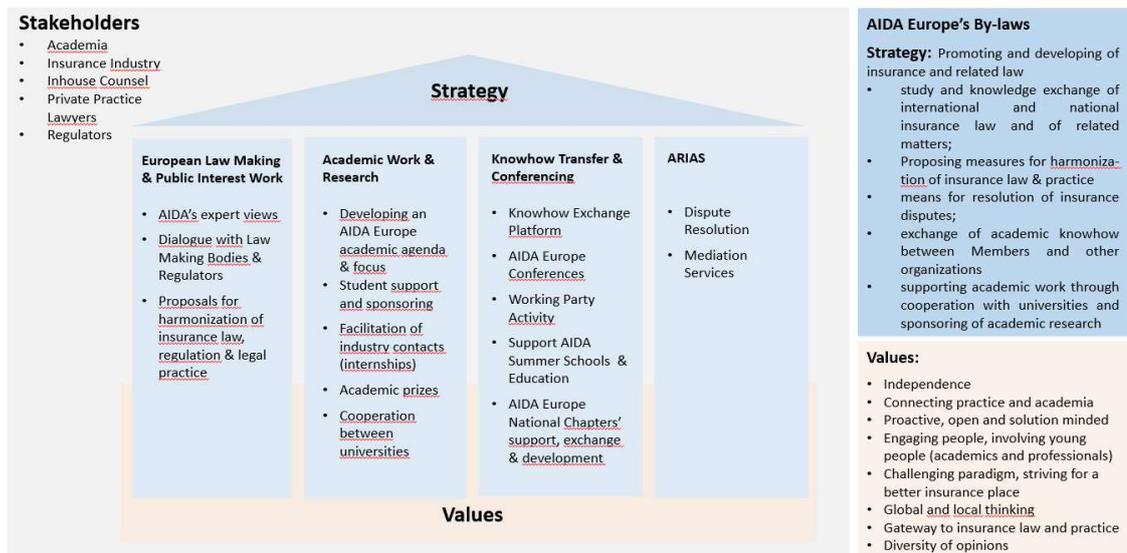
Art. 72 C. Membership / III. Exclusion

III. Exclusion

- 1 The articles of association may specify the grounds on which a member may be excluded, but exclusion may also occur without reasons being given.
- 2 In such cases, the exclusion may not be challenged based on the reasons.
- 3 Unless the articles of association provide otherwise, exclusion requires a resolution by the members and good cause.

3. AIDA Europe's Strategic Framework:

AIDA Europe «Passporting Solutions / Broadening Horizons»



4. ADIA Europe – Tax Residence Certificate and Certificate of Tax Exemption:

The following is a copy of the Confirmation issued by the Zurich Cantonal Tax Authorities:



B. Financials

Financial Accounts as per 31 December 2018

AIDA Europe Financial Accounts as per 31 December 2018

AIDA Europe relies on its conferences to provide income. In 2018 AIDA Europe had its 7th Conference in Warsaw, Poland.

AIDA Europe usually receives annual sponsorship from two organisations, FFSA €1,500 and DVfVW CHF1,000. In 2018 AIDA Europe did not receive the sponsorship of €1,500 from the FFSA.

Opening Balance, as at 1 January 2018

- £89,968.74,
- €17,411.95
- CHF 954.32

Closing Balance as at 31 December 2018

- £50,506.86
- €40,550.88
- €54,600.98 (*PayPal*)
- CHF 1,666.82

The AIDA Europe account with Credit Suisse in Zurich is a multi-currency account. These balances represent the only asset, which AIDA Europe holds. The amount of €54,600.98 is currently held in AIDA Europe's PayPal account, pending KYC verification.

The amounts above include revenues received for the 7th AIDA Europe Conference.

The annual expenditure for AIDA Europe is mainly in relation to secretarial/administrative support - £15,180. Conference registration fees amount to EUR 4,934.86 (Eventbrite: €2,495.49, PayPal € 2,439.37). The Eventbrite-fees were however included in the ticket price and therefore borne by the delegates.

Income

€	CHF	£	Item
18,584.15			in respect of sponsorships received for the conference in Warsaw, April 2018
54,600.98			AIDA Conference Warsaw (PayPal proceeds)
8,113.00			AIDA Conference Warsaw (individual payment)
	1,000		Deutscher Verein für Versicherungswissenschaft in respect of Annual Sponsorship

Expenditure

€	CHF	£	Item
		15,180	Administrative/Secretarial Support
	192.50		Reimbursement to Christian Felderer for AIDA Europe Strategy Day 8.2.18
		342.53	In respect of payment to Elsevier Inc for Advert
2,439.37			PayPal processing fees
35,324.00			Expenses in relation to Warsaw Conference (including payments for conference venue and, reception, refunds, bonus, etc)

With regard to other expenses, there are fees payable each time there are bank transfers. Swiss Franc account = CHF117, Sterling account = £446.05, Euro account = €140.80.

Zurich, 14 May 2019

Dominik Skrobala – AIDA Europe Treasurer

C. AIDA Europe Assembly 2019 - *Motions*

In its meeting of 14 May 2019, the AIDA Europe Committee has agreed to put forward to the Members of AIDA Europe the following Assembly 2018 Motions:

1. **Approval of Annual Report 2018**

“The AIDA Europe Committee proposes to the Assembly the approval of the Annual Report 2018.”

2. **Approval of Annual Accounts 2018**

“The AIDA Europe Committee proposes to the Assembly the approval of the 2018 Annual Financial Accounts of AIDA Europe, as per **Part B** of the 2018 Annual Report.”

3. **Elections**

“The AIDA Europe Committee proposes to the Assembly the election for a four year term of office, ending at the Assembly 2023, of

- **Alkistis Christofilou**, AIDA Greece, Athens/Greece
- Prof. Dr. **Jens Gal**, AIDA Germany, Frankfurt/Germany
- Prof. **Margarida Lima Rego**, AIDA Portugal, Lisbon/Portugal

replacing Prof. Robert Koch (AIDA Germany) respectively Prof. Dr. Ioannis Rokkas (ADIA Greece) and Peggy Sharon (AIDA Israel), who have all declared to step down as of the date of the Assembly 2019.”

(CVs of candidates proposed for election are attached)