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| What is AIDA?  By Michael Gill, President of AIDA  Christchurch New Zealand for NZILA August 2010 |

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# The International Insurance Law Association

1. Its objectives
   1. The International Association for Insurance Law (**AIDA** is the acronym based on its French name) has a constitution which is, by common law standards, mercifully short. Perhaps that has to do with the fact that the governing law is Swiss.
   2. The constitution (known as **By-Laws**) is less than five A4 pages in length and is comprised of 17 articles expressed in the five official languages. The present By-Laws were adopted by the General Assembly on 21 June 1990 in Copenhagen and were amended during the World Congress in Sydney in August 1994.
   3. Article 2 describes the objectives of AIDA. AIDA is a non-profit association, international in its construction and of unlimited duration. Its purpose is the promotion and development of collaboration between its world-wide members for increasing the study and knowledge of insurance law.
   4. The focus is on both national and international insurance law. It is intended that the collaboration be international in its nature.
   5. The By-Laws, refer to AIDA’s role in 'proposing measures for adoption by the insurance industry at a national or international level which may lead to the harmonisation of insurance law or the means for resolution of insurance disputes'.
   6. Thus, 50 years ago when AIDA was first formed, its wise founders had identified, perhaps not in the context of a globalising industry, a significant challenge for the harmonisation of national law for the benefit of those most affected by those laws. And similarly in respect of the resolution of insurance disputes.
   7. In many jurisdictions over those 50 years we have seen progress from litigation being the norm for the resolution of disputes under policies and between insurers and reinsurers, to current regimes which employ a broad range of alternative dispute resolution techniques.
   8. It is perhaps not surprising that the harmonisation objective sits within a constitutional document which had its genesis in Europe 50 years ago. At a time in history when the countries of Europe were beginning to think of themselves increasingly as a community, it is not surprising that men of vision identified a need to commence the process of harmonising key laws.
   9. To achieve its objectives, the By-Laws of AIDA (Article 3) define the ways and means for so doing by reference to the following:
      1. Organisation of world congress at regular intervals, as a rule, every four years including the publication of relevant papers and documents;
      2. Participation in international meetings in cooperation with other bodies;
      3. The issue of periodicals reporting developments in insurance law.
      4. Publication of monographs dealing with insurance law;
      5. The formation of Working Parties to carry out research in specific fields of insurance law; and
      6. Cooperation with international institutions and educational institutes focused on insurance law.
2. History

The early days

* 1. AIDA was founded in Luxembourg on 28 April 1960. The initial assembly was held at the International University of Comparative Sciences when the organisation's 16 founders appointed a provisional Committee of Directors and two co-Presidents.
  2. Those original Presidents were Professor Antigono Donati of Italy and Professor Hans Möller of Germany.
  3. The co-Presidents were entrusted with the task of promoting the foundation of National Chapters of AIDA. The world was divided into two parts; the Latin world was entrusted to Donati with Möller having responsibility for the Anglo-Saxon and Germanic world.
  4. The first World Congress of AIDA was held in Rome between the 4th and 7th of April 1962. Prior to that event, the first chapter was established in Italy on 19 May 1960 and by the end of that year, 16 chapters had been established in Europe, America and Asia.
  5. The concept of a World Congress had been proposed by Professor Donati during the initial assembly of AIDA. That first Congress in Rome surpassed all expectations. Although AIDA was less than two years old, the Congress was attended by 1,000 delegates from 50 countries. The delegates included many leading jurists and representatives of the international insurance industry. It was opened in the presence of the President of the Italian Republic and one of the members of the Mexican delegation was a former President of the Republic of Mexico, Emilio Portes Gil.
  6. The very nature of AIDA as an international organisation means that the context of its operation includes a broad range of cultures, languages, systems of laws, practice, history and procedure. For language and communication, law and insurance are both composed of much technicality; precision of language is absolutely imperative.
  7. So, it was a very wise Professor Donati who pointed out in the opening address of the first World Congress:

'Considering the large attendance at this Congress and therefore the presence of scholars of such different origins, it is necessary to reach an understanding on questions of principal, on broad trends and on overall architectural lines rather than particular issues.'

* 1. Those who attend AIDA world congresses for the first time and who have a good experience of their own national conferences, are sometimes critical of poor translation or lack of precision in communication. It is well to remember those wise words of Professor Donati. What is possible, indeed appropriate, as the level of debate in a single country with a single language under a single legal regime is never possible on the world stage trod by AIDA.
  2. But the consideration and identification of principals, broad trends and architectural lines is inherently valuable and necessary to any reform process.
  3. The three themes discussed at the Rome Congress were:
     1. The juridical concept of insurance;
     2. The functions and scope of private insurance and social security; and
     3. The state control of insurance.
  4. The first by-laws were approved and Donati was elected the first president occupying the first four-year term from 1962 to 1966.
  5. Not surprisingly, the Second World Congress was held in Germany in the city of Hamburg in 1966. That Congress marked the first time that the report and debates on the major themes were based on reports prepared by the various National Chapters. That system has been used ever since. In more recent years, each World Congress has had two themes, one proposed by the host nation and the second by the Presidential Council (**the Presidential Council**).
  6. In Hamburg, the themes were of more direct importance to specific countries but also included:
     1. State intervention for insurance companies in difficulty;
     2. Reducing the costs of civil liability insurance; and
     3. The effect of the policy holders' behaviour on contractual guarantees.
  7. For the next 30 years, World Congresses were held in major European capitals.
  8. The first World Congress held outside of Europe was in Sydney in 1994. Thereafter, AIDA did not return to Europe for a World Congress until Paris in 2010.
  9. In the meantime, it visited Marrakesh in Morocco in 1998, New York in 2002 and Buenos Aires in 2006. The next World Congress will take place in Italy in 2014 with Rome and Florence being the host cities.
  10. The first Panamerican congress of insurance law was held in Mexico City in 1964 and was organised by Emilio Portes Gil. The first Ibero-Latin American Committee of AIDA (**CILA**) Congress was held in Borgata, Colombia in 1989.
  11. There are other examples of joint conferences being held with more than one chapter involved. In the Asia-Pacific region, the Australian Chapter has held joint conferences with the AIDA Chapters in New Zealand, Singapore and Indonesia over the past fifteen years. These joint meetings were used to form and strengthen new National Chapters and invariably resulted in many personal friendships being formed between insurance lawyers from different countries.

Regional Conferences

* 1. The National Chapters in Central and South America have been a part of the life of AIDA from the very beginning.
  2. The By-Laws of AIDA authorise chapters to hold conferences within their region or between countries. Initially, Panamerican Congresses were held (four in all) and from 1989, Ibero-Latin-American Congresses have been held every two years.
  3. Whist Europe and Pan America led the way with multi Chapter conferences, a similar technique has been used in our part of the world to stimulate and encourage the formation on new Chapters
  4. The Involvement of the Australian Chapter ( AILA) in such initiatives demonstrates the point.
  5. In December 1990 John Hastings of AILA attended public meetings in Auckland, Wellington and Christchurch to promote the formation of a New Zealand chapter of AIDA, in anticipation of the World Congress in Sydney in 1994. This resulted in the formation of the New Zealand Insurance Law Association (NZILA) in July, 1991.  In October, 1996 AILA and NZILA held the first joint conference of the two associations in Wellington. The second occurred in 2008 in this city, Christchurch.
  6. AILA has also co-operated with ILAS in Singapore and PAHAI in Indonesia in the holding of joint conferences in 1997 and 1995 respectively.

1. Its Organs

National Chapters and the General Assembly

* 1. AIDA has 60 National Chapters spread across all continents.
  2. Article 4 of the By-Laws states that national associations whose aims confirm with those of AIDA may become members of AIDA. There cannot be more than one member from a particular country and their focus must be on the sciences of law and insurance.
  3. The delegates nominated by each National Chapter are entitled to participate in meetings of the General Assembly of AIDA.
  4. Apart from that, the National Chapters are entitled:
     1. to take part in or be represented at any events sponsored, supported or promoted by AIDA;
     2. to prepare reports for World Congresses;
     3. to provide a report once a year to AIDA on the development of insurance law in their own country; and
     4. to pay any annual subscription which may be laid down by the General Assembly; at present it is CHF$1,000 (Swiss francs).
  5. Article 7 establishes the General Assembly which is the highest executive authority of AIDA and has jurisdiction on the following matters:
     1. Admission of new members.
     2. Election of all members of the Council.
     3. Setting the annual members subscription.
     4. Amending the By-Laws and dissolution of AIDA.
  6. The General Assembly must meet at least once every four years.

The Presidential Council

* 1. The Council has responsibility for establishing AIDA's working program, including the appointment of a member or members to organise each World Congress and to decide upon the relevant themes.
  2. The Council includes the President and up to four Vice-Presidents. Also included are Chairman of the Working Parties, any Honorary Presidents and up to 25 Councillors.
  3. The terms are four years.
  4. There is compulsory retirement at age 70.
  5. The Council can appoint a Treasurer.
  6. One of the most important roles of the members of the Presidential Council is to be the liaison link between the Council and designated National Chapters. The strength and success of AIDA is very much dependant on the strength and success of the National Chapters.
  7. Good communication and information flow is essential to enable AIDA to know what the National Chapters are doing and to encourage them to participate in World Congresses, the Working Parties and Regional Meetings.

The Executive

* 1. Article 9 of the By-Laws provides for an Executive Committee (**the Executive**) which, in more recent years, has really led the work of AIDA. It is made up of the President, the four Vice-Presidents and the Secretary-General as well as such other persons as the Council may determine.
  2. Whilst in a formal sense the Executive can only exercise the powers delegated to it by the Council, the reality is that by informal and formal meetings, it carries on most of the business of AIDA.
  3. Currently the Executive is made up of a President from Australia, four Vice-Presidents from Argentina, Chile, France and the United Kingdom (**UK**) as well as a Secretary-General from the UK.
  4. Each Vice President has a specific responsibility for a major part of AIDA’s activity; the Working Parties; the Scientific Work, the Website and the World Congresses.
  5. The Executive meets before the Presidential Council to consider major agenda items and make recommendations. Between formal meetings, the Executive considers other issues by email exchange.

Working Parties

* 1. Apart from National Chapters and World Congresses, AIDA has formed special international Working Parties (**WP**) which include representatives from a variety of chapters. The working parties focus on particular areas of law. The first two working parties were formed in Lausanne in 1974 with the purpose of studying the themes of 'Insurance and Acts of Violence' and 'Risk Accumulation and Subrogation'.
  2. Both of these topics were considered at the 1974 World Congress.
  3. When AIDA met in Madrid in 1978, a further two working parties were formed:
     1. Prevention and Insurance; and
     2. Pollution and Insurance.
  4. Subsequently, other working parties have been formed. The Reinsurance WP was formed following the World Congress in Sydney in 1994 where, for the first time, reinsurance was the subject of a special program.
  5. Whilst World Congresses may once every four years address specific subjects with a view to achieving AIDA's objectives, and whilst National Chapters can, through their scientific programs, seek to achieve those same objectives at a national level, it is the Working Parties of AIDA which carry the principal responsibility for research in specific fields of insurance law covering all nations, jurisdictions, languages and systems of law.
  6. As has been seen, from its earliest days, AIDA set about establishing Working Parties to conduct ongoing research and study as well as educational programs, focusing upon issues of international significance and currency in insurance law.
  7. The Chairmen of Working Parties carry special responsibilities to ensure the conduct of programs and the identification of the key issues. They come from a wide variety of backgrounds and countries.
  8. At present, there are twelve Working Parties of AIDA and their names are a fair indication of the subject matter which they cover.
     1. Accumulation of Claims and Subrogation
     2. Civil Liability Insurance
     3. Consumer Protection and Dispute Resolution
     4. Credit Insurance
     5. Distribution of Insurance
     6. Life, Pensions and Collective Insurance
     7. Marine Insurance
     8. Motor Insurance
     9. New Technologies, Prevention and Insurance
     10. Reinsurance
     11. State Supervision of Insurance
     12. Transport and Insurance
  9. The Working Parties invariably meet at the time of world congresses. Many of them meet at the same time as meetings of the Council which are twice a year.
  10. Some which have a regional or national strength meet more frequently within their own countries or at the time of their own congresses. With its strong Italian influence, the Motor Insurance WP is a good example of the latter.
  11. All of the Working Parties met at the time of the World Congress in Paris.

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Motor Insurance Working Party

* 1. This very active Working Party is led by the Italian Chapter, it’s current chairman being Armando Zimolo.
  2. In Paris it continues it’s work on the collation of international information and statistics about all aspects of motor vehicle liability claims and the insurance of them.
  3. Its research is impressive; it is published in English.
  4. A Latin-American sub-group was established at the meeting in Montevideo in April 2009.
  5. I know Armando is very interested in the New Zealand approach to personal injury compensation.

**Reinsurance Working Party**

* 1. In Paris, the Reinsurance WP reported on the production of its comparative reinsurance law series which commenced with the topic 'What is reinsurance?' and now covers nine or ten others.
  2. The topics addressed in Paris were:
     1. Broker Issues; Conflicts of interest faced by reinsurance brokers and duties owed by producing and placing brokers to the reinsured. Presentations were made by speakers from England, Greece, Germany, Australia and Switzerland. A number of the papers can be found on the AIDA website[[1]](#footnote-1).
     2. An update on the developments in the new reinsurance market in Brazil.
     3. A discussion intriguingly entitled 'Reinsurance Snakes and Ladders' was led by Michael Mendelowitz of the UK and looked at legal developments which might help or hinder the recovery of reinsurance indemnities.
     4. Finally, there was a round table of delegates from the UK, United States of America, Germany and France reporting on key reinsurance topics in their various jurisdictions; the objective was to stimulate Working Party members to consider issues arising in reinsurance law. Some of the topics touched upon were the difficulties in arbitrating disputes in the USA, loss notification clause mismatches, the communication to reinsurers by the reinsured of information provided by the original policy holder, claims cooperation clauses, the formation and content of reinsurance contracts, and the use of arbitration to resolve reinsurance disputes in the USA and Germany.

Marine Insurance Working Party

* 1. The Marine Insurance Working Party dealt with compulsory marine insurance as required by the various international conventions. Nine countries had responded to a questionnaire dealing with issues not covered by conventions and these were discussed in some detail. The Marine Insurance WP will meet again at the time of the AIDA Europe Conference in Amsterdam in 2011 when it is intended to have a joint meeting with the Distribution of Insurance WP. This will deal with marine insurance brokers.

Distribution of Insurance Working Party

* 1. The Distribution of Insurance Working Party settled t record of proceedings of its meetings between May 2007 and May 2010.
  2. It also dealt with the topic of relevance to insurance and reinsurance brokers world-wide, namely their status and role in conflicts between insured and insurer. Again, in terms of a key objective of AIDA, namely the proposing of measures for adoption by the industry or the legislature, the discussion also focused on the potential presentation to the European Commission of a European Intermediaries directive.

Life, Pensions and Collective Insurance Working Party

* 1. The meeting of the Life, Pensions and Collective Insurance Working Party focused on collective insurance. Particular consideration was given to the important duty to inform the insurance taker in respect of group indemnity insurance. One particular focus was whether the duty should be placed on the insurer of the collective insurance or the representative of the group members.

**New Technologies, Prevention and Insurance Working Party**

* 1. This Working Party focused on the internet, genetic engineering and nano-technology. Some specific topics identified were:
     1. Opportunities and risks;
     2. Whether existing legal regulations are satisfactory; and
     3. The impact of these emerging risks on the various types of insurance and coverage, especially liability insurance.
  2. Other issues addressed included:
     1. Criteria of risk selection and its adequacy for new risks;
     2. Clear definition and description in the policies;
     3. What is the best trigger - occurrence or claims made?
     4. Some specific provisions such as exclusions, series clauses, limits per claim or aggregates;
     5. Introduction of compulsory insurance;
     6. Ability of the insured to estimate the potential claim cost and calculate the premiums;
     7. Development of risk management tools.
  3. The AIDA website carries information about the activities of all the Working Parties including, for most of them, the work that they did during the Paris World Congress.
  4. There is an open invitation to all members of AIDA Chapters throughout the world to join the Working Parties. The Working Parties benefit enormously from the experience of insurance lawyers across the globe. Each country, each legal system and each variation on the industry produces experiences which others can benefit from. It is not to say that what applies in one country necessarily applies in another. But there is no doubt that knowing a little more of others' experiences helps enormously when confronting challenges or undertaking law reform.
  5. The Vice-President responsible for Working Parties is Eduardo Mangialardi from Argentina

Regional Groups

CILA (Ibero-Latin American Committee of AIDA)

* 1. There are two regional groupings of AIDA established with the support of both the Presidential Council and the General Assembly.
  2. It was the National Chapters of Spain, Portugal and various Latin American Chapters which first recognised the benefits to be achieved from of a regional grouping. This regional grouping is known as AIDA-CILA.
  3. It was established in 1962 following the first World Congress of Insurance Law in Rome.
  4. Eighteen National Chapters of AIDA belong to CILA.; one of their objectives is to foster the creation of other Chapters in the region; namely in Cuba, Nicaragua, Costa Rica and El Salvador.
  5. It meets every two years.
  6. The meetings of CILA are very well attended. Their programs are broad and the contributions come from a wide range of countries. Often the meetings have interpretation facilities so that English speakers are able to participate.
  7. The President of CILA is Sergio De Mello from Brazil.

AIDA Europe

* 1. Following the success of CILA and with a view to strengthening National Chapters in Europe, AIDA Europe was established in Rome in 2007. Its aim is to bring together the National Associations in Europe, as a regional grouping, to further the goals of AIDA on a regional basis. Hamburg 2008 was the inaugural AIDA Europe event. AIDA Europe worked closely with the Insurance Committee of the International Bar Association at that event.
  2. Subsequently, AIDA Europe also met at the time of the Paris World Congress. Its next meeting is planned for Amsterdam in 2011. Planning is well under way.
  3. The President of AIDA Europe is Colin Croly from the UK.
  4. AIDA holds strong to the view that its success is very much tied to the success of the regional groupings. For that reason, it is keen to see regional groupings established in other parts of the world such as the Asia-Pacific region.
  5. Eventually, other parts of Asia, the Middle East and Africa may also benefit from the formation of National Chapters encouraged and nurtured by strong regional groupings.

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1. Personalities

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1. World Congress
   1. A World Congress is held every four years at a place determined by the Presidential Council and, under the management of one or more National Chapters of AIDA.
   2. The first one was held in Rome in 1962 and the next one will be held in Rome/Florence in 2014.
   3. The format of World Congresses is well settled. The Presidential Council selects a theme for the Congress as does the organising National Chapter. The themes invariably encompass current insurance law issues of broad international interest.
   4. A General Reporter (usually a very senior academic of international reputation) is selected to prepare a questionnaire which is sent to all the National Chapters for a response.
   5. The General Reporter consolidates those responses into an international report. At the same time, the General Reporter gives consideration as to how the particular theme will be addressed at the World Congress. Each theme usually occupies about half a day and involves a variety of international speakers on a number of sub-topics which have emerged as interesting or important from the responses of the National Chapters.
   6. In addition to the two themes, there are meetings of the Working Parties.
   7. There are also meetings of the Executive, the Presidential Council and the General Assembly as well as CILA and AIDA Europe..
   8. On occasions, World Congresses have also introduced a third theme or another significant topic.
   9. The World Congress in Sydney introduced Reinsurance for the first time. This was the genesis of the Reinsurance Working Party.
   10. The Paris World Congress had a third theme dealing with Arbitration which was very well prepared and supported.
   11. The Vice-President responsible for World Congresses is Osvaldo Contreras-Strauch from Chile. The format and content of World Congresses is under review. The current format has now been in place for some time and there is a view within AIDA that it may be time for a change.
   12. The AIDA website lists all of the World Congresses held since Rome in 1962. It also lists the themes and, for more recent Congresses, there is also access to the papers and reports.
2. Current Objectives
   1. As President for the next four years, when I assumed the office in Paris in May, I referred to a number of specific objectives which I set for AIDA for the next four years.

Scientific Work

* 1. One of my principal objectives is to strengthen AIDA through the quality and relevance of its scientific work.
  2. AIDA's *raison d'e*treis captured in the first article of its By-Laws which I have already referred to.
  3. The excellence of its scientific work is the source of its reputation.
  4. AIDA was formed 50 years ago this year and I think it is time to revisit and revalidate the quality and coverage of the scientific activities in all parts of AIDA. In other words, we should positively satisfy ourselves that we are discharging as best we can the objectives first set for us by the founders in Rome 50 years ago.
  5. I have recommended to the Presidential Council that we establish a Scientific Committee within the structure of the Presidential Council to achieve this objective and I had invited Vice-President Jerome Kullman to chair the Scientific Committee, to develop its *modus operandi* and to see it fulfil its objectives within the next four years.

Asia-Pacific

* 1. The regional groups in AIDA Europe and CILA work well and strengthen the National Chapters and thus AIDA.
  2. There is much current focus on the Asia-Pacific region. It is assuming a new role as the location of some of the world's strongest economic power houses. New laws and stronger legal regimes will be important over the next few decades.
  3. I hope to encourage than in the next four years and to see the early markers of success.
  4. Apart from assisting in the formation of NZILA, the Australian Insurance Law Association has an impressive track record in encouraging new National Chapters in the region.
  5. New chapters were established in Singapore’ Indonesia and Hong Kong
  6. AILA laws in close contact with Japan, Korea and Taiwan for the World Congress in Sydney in 1994.
  7. PILA, the Phillipines Insurance Law Association was formed in !((^ but has not progressed to National Chapter status.
  8. AIDA has a role to play in encouraging the development of National Chapters in the Asia-Pacific part of the world and to encourage the formation of a strong regional grouping to follow the examples of AIDA Europe and CILA.
  9. Following my visit with ILAS in Singapore last month, their very active President, Danny Ooi of Scor Re has advanced the exploration of New Chapters in Malaysia and India.
  10. Justyn Jagger of DLA Piper in Singapore has offered assistance with developing better relationships with Indonesia, Hong Kong and Japan.
  11. Others including Secretary General Colin Croly and Vice President Robert Merkin are working on a Chapter in the People’s Republic of China.

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| |  | | --- | | * **Singapore** * Initial overtures by Michael Gill and John Hastings and subsequent discussions with delegates from Singapore during the Sydney Congress, resulted in application being lodged for incorporation of the Insurance Law Association (Singapore) (SILA) in March, 1995.  Subsequently, AILA and SILA hosted the first AIDA (Asia Pacific) Insurance Law conference in November, 1997. * **Indonesia** There was already an active Insurance Law Association in Indonesia known as Perhimpunan Ahli Hukum Asuransi Indonesia (PAHAI) and, as a result of its admission as a chapter of AIDA at the 1994 Congress in Sydney, AILA and PAHAI agreed to undertake a joint seminar in Jakarta in July, 1995 with the cooperation of the Faculty of Law of Trisakti University, Jakarta. * **Hong Kong** Promotion prior to the Sydney Congress followed by subsequent efforts to develop interest in formation of a Hong Kong chapter, resulted in the incorporation of the Hong Kong Insurance Law Association (HILA) in February, 1996.  As a result of the success of the 1st AIDA (Asia-Pacific) meeting in Singapore, Hong Kong undertook to host a second regional meeting in 1999 but this was later abandoned because of the continuing impact of the Asian financial crisis. * **The Philippines** Efforts by members of AILA and SILA brought about the formation of the Philippine Insurance Law Association Inc. (PILA) in February, 1996.  The impact of the Asian financial crisis the following year restricted the growth of PILA and it has not developed to become a chapter of AIDA. * **Other parts of the region** AILA was in regular contact with existing AIDA chapters in Japan, Taiwan and South Korea, both before and after the Sydney Congress.  Communication with these chapters and the newly developed chapters was difficult following the Asian financial crisis and, since recovery of this situation, the dialogue has not been renewed. | |

* 1. Hopefully, the members of NZILA may be able to use their networks and contacts in aid of these objectives for our Region.

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Website

* 1. For a significant international body in the 21st Century, an excellent website is essential for communication with its membership, to demonstrate its worth and reputation and to disseminate the product of its research and learning. There is no reason why AIDA cannot significantly strengthen its website so that it is appropriately sought out by those wanting more information about AIDA and also as a means to gain access to our scientific product.
  2. Vice-President Robert Merkin from the UK has accepted responsibility for the development of the website. I am sure he will do an excellent job.

North America

* 1. It is difficult to conceive of a credible international body covering insurance law without it having a robust presence in North America, particularly the United States. At present AIDA does not. It competes for the relevant territory with a lot of other organisations, some well established and quite wealthy.
  2. Nevertheless, we must in the next four years achieve more success in establishing a better presence in North America so that insurance lawyers from that background and jurisdiction with its sometimes unique experience can better contribute to our international work.

1. Learning from each other

The exchange of information and experience

* 1. Whether our focus is a national insurance law or something more limited, such as consumer protection or a cost-efficient regime for compensating those injured by motor vehicles, we can be certain that in many parts of the world our colleagues have examined, explored and experienced the issue many times.
  2. Why do we, so often, set about the reinvention of the wheel? Through AIDA, those of us with an interest in insurance law have an opportunity to pick up the experiences of others.
  3. Not all experience is transportable from one country to another. And what works for one class of insurance doesn't necessarily work for all classes. But there is much benefit in knowing what others have done, what has succeeded and what has failed, and what emerging issues are being dealt with.
  4. Through AIDA's World Congresses, its Working Parties and its regional meetings, there are formal opportunities to benefit from the experience of others.
  5. Just as importantly, the various AIDA activities provide members throughout the world with opportunities to establish their own personal networks, lawyers and academics, regulators and other practitioners with interests similar to theirs. The ability of each one of us to work more effectively in our firms, offices and universities is enormously enhanced by good professional relationships and appropriate networks.

What we do and how we do it

* 1. The various parts of AIDA, whether they be National Chapters or Working Parties, can learn much from how others go about achieving their objectives.
  2. Conferences, congresses and seminars are one way to do it. To make them interesting and effective and to assist them in competing against other bodies and the commercial market place, regard can be had to the many different ways that information is shared and education is experienced.
  3. Lawyers are very good at reading papers; sometimes they send audiences to sleep. We know today that the use of audio-visual presentations, vibrant panel discussion, audience involvement, mock trials, hypotheticals, etc - all of these are now expected by constituencies looking for effective education.
  4. The objectives of AIDA also require a particular focus on the next generations; some of our National Chapters have very good programs for involving youth. AIDA Europe, as a regional body, is focusing upon the next generation by offering prizes for good scholarship and learned papers.
  5. AILA sponsors prizes through the Insurance Institute as well as its own award of the Insurance Law Prize.
  6. National conferences of the AILA over the years have often had hands-on risk management demonstrations that have been very popular.
  7. Papers and manuscripts can be published in honour of significant contributors to the work of AIDA. AIDA itself awards a medal for that very purpose.
  8. The value of consolidated learning and writing should never be underestimated.
  9. Forming strong associations not just with the industry and regulators but also with relevant university faculties is also a way of both promoting AIDA and adding additional dimensions to the way it carries out its work.

1. Conclusion
   1. AIDA's strength is determined by the sum of its parts, whether they be National Chapters or Working Parties or regional groups - if they are strong, AIDA is strong.
   2. Those of us who have a passion for good law and a particular liking for the many exciting areas that working in insurance takes us into need no convincing about the value of an organisation such as AIDA.
   3. I hope you see it the same way as I do and I look forward to seeing more of you as you add your personal strength to the work of AIDA.

Michael Gill

30 June 2010

1. <http://www.aida.org.uk> [↑](#footnote-ref-1)