Data Protection in Financial Technology (FinTech), Insurance, and Medical Services: a New Regulation and Perspectives

Under the patronage of Her Royal Highness the Grand Duchess
With several judgements concerning data protection, the European Court of Justice is a guardian of fundamental rights. It is therefore, a highly appropriate place to host this seminar.

The European draft regulation on Data protection aims to address the unprecedented challenges of the digital revolution. New information and communication technologies (internet, social networks, smartphones, Big Data, connected objects etc.) create an extraordinary range of possibilities for every economic sector. The financial, insurance and medical sectors have the opportunity to take advantage of this major evolution that will provide simplicity, efficiency and speed.

The strength of FinTech, companies using technological innovations in banking and financial sectors, lies in Big Data, predictive analyses, risk management, and mobility. This challenges the traditional activities of banks.

The same trend applies to the insurance sector. The large scale usage of data allows insurance companies to charge an insurance product under new criteria and to market new ranges of products.

New technologies give health professionals and patients tools that provide greater information exchange. Innovative tools allow patients to have a better understanding, of their disease and treatment and the ability to analyse and follow their developments but also raise data protection issues.

Although different, these three sectors face common challenges when dealing with particularly sensitive data. It is therefore their responsibility to find a balance between the adoption of new technologies, the search for competitiveness, improving their services, and the necessity of protecting personal data under current legislation.

**Introduction**

For over 85 years, the Union Internationale des Avocats (UIA - International Association of Lawyers) has been defending the legal profession and facilitating international contacts, cooperation and the exchange of knowledge among lawyers, while respecting their cultural and professional diversity.

Today, the UIA brings together several thousand members – lawyers or law professionals – and hundreds of bars, federations and associations.

**Join the UIA and become a member of the world’s strongest network of lawyers**

- You will participate in the work of the UIA Commissions in Business Law, Human Rights and General Practice and share your experience with that of professionals from over 110 countries.

- You will also be able to join forces with the UIA, which, each year, provides its support to lawyers who cannot freely practise their profession. Everywhere in the world where rights of defence are threatened or the proper administration of justice is hindered, the UIA will make your voice heard.

www.uianet.org

Join the UIA during the seminar and benefit from a 50% discount on your membership fee.

---

**Thursday | September 29 | 2016**

**18:00 – 21:00** WELCOME COCKTAIL AT THE HISTORY MUSEUM OF LUXEMBOURG CITY
For security reasons, all participants should arrive at 8:15 am at the ECJ.

08:15 – 09:00  REGISTRATION OF PARTICIPANTS
European Court of Justice (ECJ)
Enterance: rue Charles Léon Hammes, L-2925 Luxembourg, Kirchberg
Main courtroom
IMPORTANT NOTE: For security reasons, you must bring your ID to be able to enter the building. Access will not be possible without your ID.

09:00 – 09:30  WELCOME AND OPENING OF THE SEMINAR
• President of the ECJ
• Inaugural address by Mr. Xavier Bettel, Prime Minister of Luxembourg - to be confirmed
• Jean-Jacques UETTWILLER, UIA President, UGGC Avocats, Paris, France
• François PRUM, President of the Luxembourg Bar Association, Luxembourg
• Tine A. LARSEN, President of the Commission Nationale pour la Protection des Données (CNPD), Luxembourg, Luxembourg

BIG DATA AND FINANCIAL SERVICES
09:30 – 10:10  TRANSFORMATION OF TRADITIONAL FINANCIAL SERVICES
The emergence of FinTechs will require traditional banks to adapt. These emergences will also result in changes concerning data protection and security.
Moderator: • Alex SCHMITT, Bonn & Schmitt, Luxembourg
Speakers: • Jean HILGER, Head of Cluster Digital Banking and Fintech at ABBL, Université de Luxembourg, Luxembourg • Laurent KRATZ, Co-founder, Scorechain, Luxembourg

10:10 – 11:10  NEW METHODS OF PAYMENT AND SECURISATION
• Contactless payment • Payment by Smartphones • Online Payment • Virtual Currency
Moderator: • Marc HEMMERLING, General Counsel Digital Banking & Fintech, ABBL, Luxembourg
Speakers: • Raoul MULHEIMS, Co-Founder & CEO Digicash Payments, Luxembourg • Denis KISELEV, CEO de Snap Swap International S.A, Luxembourg • Guadalupe SAMPEDRO, EU Data Protection Officer & EMEA Privacy Counsel, Paypal, Luxembourg

11:10 – 11:30  COFFEE BREAK

11:30 – 12:00  CURRENT STATE OF EU LEGISLATION ON PERSONAL DATA
• Isabelle FALQUE-PIERROTIN, President of Groupe 29 and President of CNIL, Paris, France

12:00 – 12:50  CYBERSECURITY AND BIG DATA
Moderator: • Carlo HARPES, CEO, Itrust Consulting SARL, Luxembourg
Speakers: • François THILL, Executive Advisory Assistant, Electronic Commerce and Information Security Department, Ministry of Economy, Luxembourg • Prof. Roman BECK, IT University of Copenhagen, Denmark • Fabio POLVERINO, Legal Officer, European Data Protection Supervisor, Brussels, Belgium

12:50 – 14:00  LUNCH

14:00 – 15:00  BIG DATA - ARTIFICIAL INTELLIGENCE AND FINANCIAL SERVICES
Moderator: • Marc GALLARDO, President of the UIA Privacy & Rights of the Digital Person Commission, Lexing Spain, Barcelona, Spain
Speakers: • Jed GRANT, CEO, KYC 3, Luxembourg • Nadia MANZARI, Head of Innovation, Payments, Market Infrastructures and Governance, CSSF, Luxembourg • Joe WELTON, Watson Client Engagement – Europe, Watson Solutions, IBM, London, UK

BIG DATA AND MEDICAL SERVICES
15:00 – 16:00  MEDICAL RESEARCH AND BIG DATA
Use of medical data for medical prevention
Moderator: • Prof. Rudi BALLING, Director of the Luxembourg Centre for Systems Biomedecine, Luxembourg
Introductory Speech: • Lydia MUTSCH, Minister of Health, Luxembourg
Speakers: • Dr. Catherine LARUE, CEO, Luxembourg Institute of Health, Luxembourg • Marc VANDELAER, CEO, Integrated Biobank of Luxembourg, Luxembourg • Dr. Karl A. STROETMANN, Empirica, Bonn, Allemagne

16:00 – 16:20  COFFEE BREAK

16:20 – 17:50  INSURANCE AND NEW TECHNOLOGIES IN THE BIG DATA ERA
• Home automation system – The consequences for insurances • BIG DATA: Health and personalized follow-up • Insurance adapted to the driver’s behavior
Moderator: • Alain GROSJEAN, Deputy Secretary General, President of the UIA Section Luxembourg, Bonn & Schmitt, Luxembourg
Speakers: • Raphael FRANK, Motion-S, Luxembourg • Florence PICARD, Institut Des Actuaires, FP Consult, Paris, France • Laurence LWOFF, Head of Bioethic Unit, Council of Europe, Strasbourg, France • Brigitte KONZ, Juge de Paix Directrice, President of the Human Rights Steering Committee at the Council of Europe, Luxembourg • Amandine LAURENT, Chief Compliance Officer & Data Privacy Officer, AXA Luxembourg, Luxembourg

17:50 – 18:15  CONCLUSIONS
Introductory Speech: • François MOYSE, UIA Vice president of the Administrative Law Commission, Deputy Director - Rule of Law, DSM DI Stefano Moyse Avocats à La Cour, Luxembourg, Luxembourg • Dean SPIELMANN, Judge at the General Court of the European Union, Luxembourg • Giovanni BUTTARELLI, European Data Protection Supervisor

20:00  OPTIONAL DINNER-SHOW
La Table du Belvédère
4, Place de l’Europe, L-1499 Luxembourg
For security reasons, all participants should arrive at 8:15 am at the ECJ.

**08:15 – 09:00** REGISTRATION OF PARTICIPANTS
European Court Of Justice (ECJ)
Entrance: rue Charles Léon Hammes, L-2925 Luxembourg, Kirchberg
Main courtroom

**IMPORTANT NOTE:** For security reasons, you must bring your ID to be able to enter the building. Access will not be possible without your ID.

**09:00 – 10:00** HEALTH, BIG DATA AND DATA PROTECTION
• Aggregation of medical data
• Hospital security
• Automated Diagnostic
Moderator: • To be confirmed

Introductory Speech: • François BILTGEN, Judge at the ECJ, Luxembourg, Luxembourg

Speakers:
• Olivier SAUMON, Vatier & Associés, Paris, France
• Hervé BARGE, E-Santé national Agency, Luxembourg
• Mike SCHWEBAG, Health Ombuds person, National Information and Mediation Service in health, Luxembourg

**10:00 – 10:15** COFFEE BREAK

**10:15 – 11:45** AMERICAN PERSPECTIVES ON TRANS-ATLANTIC DATA TRANSFERS AND TELECOMMUNICATION DATA RETENTION FOR PUBLIC SECURITY REASONS
Moderator: • Prof. Herwig C. H. HOFMANN, Luxembourg University, Luxembourg

Speakers:
• David POSTOLSKI, Gearhart Law, LLC, Summit, NJ, USA
• Joseph J. DEHNER, Chairman, International Services Group, Frost Brown Todd LLC, Cincinnati, OH, USA
• Marie Charlotte ROQUES BONNET, Director of EMEA Privacy Policy, Microsoft, Paris, France

• Marie-Emilie MENGAL, Data Protection Officer, POST Luxembourg

**11:45 – 12:45** SUPERVISION OF FINANCIAL, INSURANCE AND MEDICAL DATA BUSINESSES BY REGULATORY AUTHORITIES
Moderator: • Thierry LALLEMANG, Commissioner, CNPD, Luxembourg

Speakers:
• Alain KAPPER, Information Commissioner’s Office, Wilmslow, UK
• Isabelle VEREECKEN, Legal Advisor, Privacy and Data Protection Commission (CPVP), Brussels, Belgium
• Sophie NERBONNE, Director of Compliance, CNIL, Paris, France

**12:45 – 14:00** LUNCH

**14:00 – 17:00** ROUND TABLE: Control of Personal Data in the Digital Era
Introductory Speech: • Félix BRAZ, Minister of Justice, Luxembourg

Moderator: • Christiane FERAL-SCHUHL, Past President of the Paris Bar Association, Feral-Schuhl/Sainte-Marie, Paris, France

Speakers:
• Steve KENNY, Co-Chair UK Privacy Cluster, Manchester, UK
• Luis Neto GALVÃO, SRS Advogados, Lisbon, Portugal
• Jean-Philippe WALTER, Vice President of the Committee of the 108, Council of Europe, Bern, Switzerland
• Giorgio GRASSO, of Counsel, Simmons & Simmons LLP, Milan, Italy
• Douglas MOWER, Innovation and Business Transformation Director, Crawford & Company, London, UK
• Mauro SIGNORELLI, Senior Underwriter, Professional Indemnity & Cyber Insurance, XL Catlin, London, UK
• Peter FLEISCHER, Global Privacy Counsel, Google France, Paris, France

**17:00** VISIT OF THE PROJECT ESCH BELVAL or the successful and Spectacular Rehabilitation of a Steel Complex

---

**Sunday, October 2, 2016**

**09:00 – 10:00** VISIT OF THE DRÄI EECHELEN MUSEUM
by Guy ARENDT, Luxembourg State Secretary for culture

All the information relative to our seminars is available on our Website

www.uianet.org
GENERAL INFORMATION

REGISTRATION FEES

<table>
<thead>
<tr>
<th>Standard registration</th>
<th>Young lawyer (&lt;35)**</th>
<th>Lawyers at the Luxembourg, Paris, Lyon, Marseille, Strasbourg, Brussels, Barcelona, Madrid, Frankfurt, Hong Kong and Mali Bar Associations</th>
</tr>
</thead>
<tbody>
<tr>
<td>≤ 30.08.2016</td>
<td>&gt; 31.08.2016</td>
<td>≥ 30.08.2016 ≥ 31.08.2016</td>
</tr>
<tr>
<td>250 €*</td>
<td>300 €*</td>
<td>300 €*</td>
</tr>
<tr>
<td>200 €*</td>
<td>250 €*</td>
<td>250 €*</td>
</tr>
<tr>
<td>200 €*</td>
<td>250 €*</td>
<td>300 €*</td>
</tr>
<tr>
<td>200 €*</td>
<td>250 €*</td>
<td>350 €*</td>
</tr>
</tbody>
</table>

* The VAT (17%) can be applied to the amount here above according to the European Directive 2006/12/CE of November 28, 2006. For more information, please contact the UIA.

** Please attach proof of age to the registration form to benefit from young lawyers fee.

These fees cover participation in the welcome cocktail on Thursday, September 29, participation in the seminar, coffee breaks, lunches on Friday, September 30 and Saturday, October 1, 2016, as well as the documentation of the seminar. The dinner-show on Friday night, September 30, the visit of the Project Esch Belval on Saturday, October 1 as well as the visit of the museum on Sunday, October 2, 2016 are optional and at additional charge. Please note that the number of places at the seminar is limited. The organisers reserve the right to refuse registrations in the event of excess applications.

CONTINUING LEGAL EDUCATION

Every participant attending the seminar will receive a “Certificate of Participation” at the end of the event that may be used for obtaining “Credits” for “Continuing Legal Education” - “Continuing Professional Development” purposes, depending on national rules. For more information, please contact the UIA.

The seminar is recognized as continuing legal education particularly by: the Luxembourg Bar, 15 training points have been granted for the participants.

LANGUAGE

This seminar will feature simultaneous translations in French, English and German.

HOTEL ROOM RESERVATION

A limited number of rooms has been pre-booked at a preferential rate. Reservations should be made directly through the hotel. Credit card details must be given in order to secure your reservation. Please note that the number of rooms is limited. We recommend that you proceed with your reservations as soon as possible.
CANCELLATION CONDITIONS

Visas

General Conditions

Formalities

Force Majeure

Health

hotel reservation

SOFITEL Luxembourg Europe (5*) (at 750 meters from the ECJ)
4 rue du Fort Niedergrunewald
Quartier Européen Nord
L-2015 Luxembourg, Luxembourg
T +352 24 87 72 06/F +352 26 48 02 23
E H5555-RE@softtel.com

Breafkast and taxes included

Please download the hotel reservation form from our Website: www.uianet.org

NOVOTEL KIRCHBERG (4*)
(at 800 meters from the ECJ)
6 rue du Fort Niedergrunewald
L-2226 Luxembourg, Luxembourg
T +352 42 98 48 1/F +352 43 86 58
E H1930@accor.com

Breafkast and taxes included

Please download the hotel reservation form from our Website: www.uianet.org

HÔTEL MELIA (4*) (at 800 meters from the ECJ)
1 Park Drai Eechelen
L-1499 Luxembourg, Luxembourg
T +352 27 333 1
F +352 27 333 999
E melia.luxembourg@melia.com

Thursday 29.09 :
From 30.09 to 01.10.2016 :

Single Room
€ 185

Double Room
€ 205

Single Room
€ 100

Double Room
€ 120

Breakfast and taxes included

Please download the hotel reservation form from our Website: www.uianet.org

All cancellations will be subject to a 50% deduction and will have to be sent in writing, to be received by the Union Internationale des Avocats no later than August 30, 2016. No refund will be made for cancellations received after this date.

Anyone who requires a visa invitation letter in order to attend the seminar should register and pay their registration fees no later than August 30, 2016 to ensure there is enough time to obtain a visa.

All cancellations will be refunded in full, minus €50 + VAT to cover administrative costs, provided that the UIA has received the registration documents and total registration fees no later than August 30, 2016.

If you register after this date, only 50% of the amount paid minus €50 + VAT to cover administrative costs will be refunded for cancellations due to visa refusals.

All cancellations due to a visa refusal must be sent in writing and reach the UIA before the seminar. Cancellations must be accompanied by a proof of visa refusal.

If your visa is issued after the seminar date or if you do not have proof of visa refusal, you will not be entitled to a refund.

All registrations received by the Union Internationale des Avocats (UIA) along with the full payment of fees corresponding to the events selected will be confirmed in writing.

The UIA reserves the right to cancel or postpone the seminar to a later date, change the seminar venue and/or programme, make any corrections or modifications in the information published in the seminar programme and cancel any invitation to participate in the seminar, at any time and at their entire discretion, without having to provide any reasons for the same.

Neither the UIA, nor any of its managers, employees, agents, members or representatives shall be held responsible for any loss or damage, of any nature whatever, suffered (directly or indirectly) by a delegate, accompanying person or a third party following any cancellations, changes, postponements or modifications.

The UIA strongly advises participants to subscribe to modifiable and/or refundable services, as well as to take out a cancellation insurance.

Neither the UIA, nor any of its managers, employees, agents, members or representatives shall be held responsible for any loss or damage, of any nature whatever, suffered (directly or indirectly) by a delegate or accompanying person, except in case of death or personal injury due to gross negligence by the UIA.

The contractual relations between the UIA and each participant (delegate or accompanying person) in relation to the seminar are subject to French law and jurisdiction, to the exclusion of any other law. Paris is the city of jurisdiction.

It is the responsibility of participants to ensure compliance with police, customs and health formalities for their journey. Participants unable to take part in the seminar because of their inability to take a flight or any other means of transportation due to being unable to provide the documents required (passport, visa, vaccination certificate, etc.) cannot claim any reimbursement.

"Force majeure" means any events external to the parties, of both an unforeseeable and insurmountable nature that prevents either the client or the participants, or the agency or service providers involved in organising the seminar, from executing all or part of the obligations provided for in the present agreement. By express agreement, such will be the case in the event of a strike affecting the means of transport, hotel staff, air traffic controllers, an insurrection, a riot or any prohibition whatever decreed by Governmental or public authorities.

It is expressly agreed that for the parties, a case of force majeure would suspend the execution of their reciprocal obligations. At the same time, each of the parties shall bear the burden of all the expenses incumbent upon them, resulting from the case of force majeure.

The organisers decline any responsibility in case of any health problems existing prior to the seminar that may lead to complications or be aggravated during the entire period of the stay: pregnancy, cardio-vascular problems, any allergies, special diets, any disorders under treatment and not yet consolidated on the day the seminar starts, psychical or mental or depressive illness, etc. (Non exhaustive list).

UIA
T +33 1 44 88 55 66
F +33 1 44 88 55 77
uiacentre@uianet.org
www.uianet.org
Data Protection in Financial Technology (Fintech), Insurance, and Medical Services: a New Regulation and Perspectives

Friday, September 30 & Saturday, October 1, 2016

LUXEMBOURG, LUXEMBOURG

REGISTRATION FORM

Register online at: www.uianet.org

or please complete and return this form, by email, fax or post, to:

UNION INTERNATIONALE DES AVOCATS
25 rue du Jour, 75001 Paris, France
Tel: +33 1 44 88 55 66 ■ Fax: +33 1 44 88 55 77 ■ Email: uiacentre@uianet.org

A. SEMINAR REGISTRATION FEES

<table>
<thead>
<tr>
<th></th>
<th>UIA Member</th>
<th></th>
<th>Non Member</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>≤ 30.08.2016</td>
<td>&gt; 31.08.2016</td>
<td>≤ 30.08.2016</td>
<td>&gt; 31.08.2016</td>
</tr>
<tr>
<td>Standard registration</td>
<td>250 €*</td>
<td>300 €*</td>
<td>300 €*</td>
<td>350 €*</td>
</tr>
<tr>
<td>Young lawyer (&lt;35)**</td>
<td>200 €*</td>
<td>250 €*</td>
<td>250 €*</td>
<td>300 €*</td>
</tr>
<tr>
<td>Lawyers at the Luxembourg, Paris, Lyon, Marseille, Strasbourg, Brussels, Barcelona, Madrid, Frankfurt, Hong Kong and Mali Bar Associations</td>
<td>200 €*</td>
<td>250 €*</td>
<td>200 €*</td>
<td>250 €*</td>
</tr>
</tbody>
</table>

* The VAT (17%) can be applied to the amount here above according to the European Directive 2006/112/CE of November 28, 2006. For more information, please contact the UIA.

** Please attach proof of age to the registration form to benefit from young lawyer fee.
B. SEMINAR SOCIAL ACTIVITIES

Please indicate below whether you plan to attend the following events included in the cost of your registration.

- Welcome Cocktail – Thursday, September 29, 2016
- Lunch – Friday, September 30, 2016
- Lunch – Saturday, October 1, 2016

C. OPTIONAL ACTIVITIES

(not included in the registration fees)

- Optional Dinner-show – Friday, September 30, 2016
  - Please book ........ person(s) for the dinner-show € 80 (Excl. VAT) x ___ / pers
- Visit of the project Esch Belval – Saturday, October 1, 2016
  - Please book ........ person(s) for the project Esch Belval visit € 35 (Excl. VAT) x ___ / pers
- Museum Visit – Sunday, October 2, 2016
  - Please book ........ person(s) for the museum visit € 15 (Excl. VAT) x ___ / pers

Total (C) (Excl. VAT) € ____________

D. TOTAL

<table>
<thead>
<tr>
<th>Description</th>
<th>Cost (Excl. VAT)</th>
<th>Quantity</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL (A) Excl. VAT – Registration Fees</td>
<td>€ ____________</td>
<td></td>
</tr>
<tr>
<td>TOTAL (C) Excl. VAT – Optional Activities</td>
<td>€ ____________</td>
<td></td>
</tr>
<tr>
<td>TOTAL (A+C) Excl. VAT</td>
<td>€ ____________</td>
<td></td>
</tr>
<tr>
<td>VAT if applicable (17%)</td>
<td>€ ____________</td>
<td></td>
</tr>
<tr>
<td>TOTAL (A+C+VAT)</td>
<td>€ ____________</td>
<td></td>
</tr>
</tbody>
</table>

* The VAT (17%) can be applied to the amount here above according to the European Directive 2006/112/CE of November 28, 2006. For more information, please contact the UIA.

E. CANCELLATION CONDITIONS

I, the Undersigned, confirm that I have read and accepted the cancellation conditions as well as the general conditions given on page 6 of the registration programme. My registration will only be taken into account on receipt of the payment.

Participants are aware that their image and/or voice may be photographed, recorded or filmed throughout the duration of the seminar. They hereby assign to the UIA, with the signature of this form, the right to exploit, reproduce and disseminate the images and recordings by all means, both known and unknown, using all media, for an unlimited term and free of charge.

F. METHOD OF PAYMENT

- By cheque in € payable to the UIA, addressed to: UIA – 25 rue du Jour – 75001 Paris – France
- By bank transfer in €, without charges to the payee, in favour of the Union Internationale des Avocats, quoting “2016 Luxembourg Seminar”, to the following bank and account:
  Société Générale – Paris Elysées Entreprise
  91 avenue des Champs Elysées – 75008 Paris – France
  BIC / SWIFT N°: SOGEFRPP
  IBAN: FR76 3000 3033 9200 0503 4165 164

  Kindly attach a copy of your bank transfer order to your registration form

- By credit card: ☐ Visa ☐ Mastercard
  - Card N°: _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _
  - Expiry date: _ _ / _ _ 3 digits: _ _ _
  - Name of card holder: ____________________________________________

I authorise the Union Internationale des Avocats to debit the above mentioned credit card in the amount of € (EUR) ____________

Date: __________ / __________ / __________

Signature: ____________________________________________