

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

FRIDAY, SEPTEMBER 30 & SATURDAY, OCTOBER 1, 2016

Seminar open to lawyers and non-lawyers!



LUXEMBOURG

 #UIACJEU

LUXEMBOURG

Seminar organised at the European Court of Justice by the UIA with the support of Mr. Xavier BETTEL, Prime Minister of Luxembourg and the collaboration of the Luxembourg Bar Association, Luxinnovation, Luxembourg Chamber of Commerce, the CNPD, ACA, ABBL, the Business Club France Luxembourg and the Luxembourg Institut Universitaire International.

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

Introduction

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.



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.

Friday | September | 30 | 2016

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 – 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
- Online Payment
- Payment by Smartphones
- 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

BIG DATA AND INSURANCE SERVICES

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 Actuaire, 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

Saturday | October | 1st | 2016

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

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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**, Vatie & 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 TRANSATLANTIC 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



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General Information

SEMINAR VENUE

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..

REGISTRATION FEES

	UIA Member		Non Member	
	≤ 30.08.2016	> 31.08.2016	≤ 30.08.2016	> 31.08.2016
Standard registration	250 €*	300 €*	300 €*	350 €*
Young lawyer (<35)**	200 €*	250 €*	250 €*	300 €*
Lawyers at the Luxembourg, Paris, Lyon, Marseille, Strasbourg, Brussels, Barcelona, Madrid, Frankfurt, Hong Kong and Mali Bar Associations	200 €*	250 €*	200 €*	250 €*

* 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.

HOTEL RESERVATION

Hotels

Rates

SOFITEL Luxembourg Europe (5*) (at 750 meters from the ECJ)

4 rue du Fort Niedergrunewald	Single Superior Room	€ 175
Quartier Européen Nord	Double Superior Room	€ 195
L-2015 Luxembourg, Luxembourg	Single Deluxe Room	€ 200
T +352 24 87 72 06/F +352 26 48 02 23	Single Deluxe Room	€ 210
E H5555-RE@sofitel.com	Breakfast 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	Single Superior Room	€ 125
L-2226 Luxembourg, Luxembourg	Double Superior Room	€ 138
T +352 42 98 48 1/F +352 43 86 58	Single Executive Room	€ 145
E H1930@accor.com	Single Executive Room	€ 158
	Breakfast 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 Draï Echelen

L-1499 Luxembourg, Luxembourg

T +352 27 333 1

F +352 27 333 999

E melia.luxembourg@melia.com

Thursday 29. 09 :

Single Room € 185

Double Room € 205

From 30.09 to 01.10.2016 :

Single Room € 100

Double Room € 120

Breakfast and taxes included

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

CANCELLATION CONDITIONS

VISAS

GENERAL CONDITIONS

FORMALITIES

FORCE MAJEURE

HEALTH

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, 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, psychic or mental or depressive illness, etc. (Non exhaustive list).

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



Register online

UIA INDIVIDUAL MEMBERS: M I - - - - -

Please specify your membership number (Please check your membership card or membership fees)

Family Name:

First Name:

Firm:

Address:

Post Code: City:

Country:

Tel: Fax:

Email:

Date of Birth:

EU VAT ID – Number:

Special requests (special diet, allergies, handicap...):

Arrival/departure times & flight numbers:

Hotel:

A. SEMINAR REGISTRATION FEES

	UIA Member		Non Member	
	≤ 30.08.2016	> 31.08.2016	≤ 30.08.2016	> 31.08.2016
Standard registration	250 €*	300 €*	300 €*	350 €*
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Lawyers at the Luxembourg, Paris, Lyon, Marseille, Strasbourg, Brussels, Barcelona, Madrid, Frankfurt, Hong Kong and Mali Bar Associations	200 €*	250 €*	200 €*	250 €*

* 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

TOTAL (A) Excl. VAT – Registration Fees	€
TOTAL (C) Excl. VAT – Optional Activities	€
TOTAL (A+C) Excl. VAT	€
VAT if applicable (17%)*	€
TOTAL (A+C+VAT)	€

* 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: