



FFSAM

Fédération Française des Sociétés
d'Assurance Mutuelles

GEMA
ASSUREURS
MUTUALISTES

Roam
REUNION DES
ORGANISMES
D'ASSURANCE
MUTUELLE

Paris, 1 February 2011

To the members of the European Parliament

Re: Written declaration 84/2010

Dear Honourable Members of the European Parliament,

On 20 May 2010, the European Parliament adopted the report entitled, “On delivering a single market to consumers and citizens”, containing a request to the European Commission to revive the legislative process for the European Mutual Statute, as well as the European Association Statute.

The recognition of social economy companies, via the adoption of European Statutes for associations, foundations and mutuals, is one of the leading recommendations that the European Parliament put forward in February 2009.

This was acknowledged by the European Commission in its Single Market Act in October 2010 (proposal 37).

Furthermore, we ask for your support of the written declaration 84/2010 backing the European Statutes for mutuals, associations and foundations that your fellow-MEPs Marc Tarabella (S&D, B), Regina Bastos (EPP, P), Pascal Canfin (Green, F), Marie-Christine Vergiat (GUE, F) and Renate Weber (ALDE, RO), tabled during the plenary session of 10 November 2010, and that is open to your signature until 17 February 2010.

The European Mutual Statute is fully in step with the guidelines of the EU Strategy 2010. Mutuals contribute to the European social model because their activities seek the participation of persons in their own social protection and insurance in a way that promotes solidarity. These business forms have weathered the crisis thanks to their long-term prudent strategy that protects people.

Consequently, we call for official recognition of the mutualist form via a European statute that enables mutuals to be included in EU legislation. Mutuals carrying out social protection and insurance activities in Europe are in full compliance with obligations stemming from EU

legislation. Mutuals are therefore seeking to be treated equitably, with respect for their organisational methods and their specific nature.

This statute would offer the following:

- The recognition of a business form that is part of the European social model.
- Prospects for the development of mutuals in Europe. The members' ties to the mutuals and related rights are a major component of mutualist governance and could be fully developed thanks to the Mutual Statute.
- An alternative to limited liability or share companies, which already benefit from the Statute for a European Company. The mutuals involve the citizens in a direct way but today, the limited liability company is the only possible instrument for cross-border activities, with the accompanying risk of demutualisation.

We thank you for your attention and the support we trust you will be contributing to the initiative taken by your fellow-MEPs.

Yours faithfully,

Etienne Caniard

Jean Azéma

Gérard Andrec

Michel Dupuydauby



President of FNMF

President of FFSA

President of GEMA

President of ROAM

the written declaration

A brief outline of points prepared by AIM

About FNMF: Chaired by Etienne Caniard, the Mutualité Française brings together nearly all the healthcare mutuals in France, which number nearly 700. Six French persons out of ten are protected by a mutual that is a member of Mutualité Française, in all some 38 million persons and around 18 million members. The mutuals are not-for-profit organisations that do not carry out risk selection and are governed by the Code de la Mutualité. They intervene as the primary financier of healthcare expenditure, after the social security system.

About FFSAM: The Fédération Française des Sociétés d'Assurance Mutuelles (FFSAM) is an association of mutual insurance companies and their subsidiaries, as well as insurance companies that are subsidiaries of co-ops or not-for-profit organisations. FFSAM's purpose is to promote the values and specific nature of the insurance co-op and mutual movement.

The FFSAM defends and represents the interests of insurance mutuals in direct and indirect ways vis-a-vis the public authorities as well as national and international bodies. All its actions are conducted in coordination with the Fédération Française des Sociétés d'Assurance (FFSA). The FFSAM is the mutualist branch of the FFSA, the other branch being the Fédération Française des Sociétés Anonymes d'Assurance (FFSAA). The FFSAM brings together 138 French insurance companies that generate nearly half the turnover of the French insurance sector. The member companies of FFSAM, whether generalists or specialists, are active in a wide range of fields and vary in their distribution method and size. Some are large groups while others are more modest in size. Around forty companies in ROAM ensure, within the FFSAM of which they are members, that the views of specialised or regional mutuals are heard. Jean Azéma, Groupama CEO, has been president of FFSAM since 10 December 2001.

About GEMA: The Groupement des entreprises mutuelles d'assurance (GEMA) is the trade association of insurance mutuals and their subsidiaries. GEMA pursues a mutualist vision in insurance matters vis-a-vis national and European authorities and trade associations.

GEMA represents the following groups and mutuals who collectively insure more than half of all private cars and one-third of all homes: Groupe AGPM Assurance, Altima Assurances, AMDM, AMF Mutuelle, Ethias A.A.M. Droit Commun, BPCE Assurance, Groupe GMF, Groupe IMA, Groupe Maaf, Groupe Macif, Groupe MAE, Groupe Maif, MAPA-Mutuelle d'assurance, Groupe Matmut, MFA, MISPM, Monceau Assurances, Natixis Assurances, Smacl Assurance, le Sou médical and Usu.

About ROAM: The Réunion des Organismes d'Assurance Mutuelle is an association that has been serving mutual insurance companies for 150 years. It brings together professional mutual insurance companies that are national, regional, generalist or specialised in scope and that distribute with or without commissioned intermediaries. The mutual insurance companies in ROAM generated turnover of 11 billion euros in 2009.