

SYMPOSIUM FOR THE INSURANCE LAW REFORM IN THE UK

Information

2018.05.25

1. Time: 13:00~17:10, April 18th, 2018

2. Venue: 6th Floor of Commerce Building, National Chengchi University

Address: No. 64, Sec. 2, ZhiNan Rd., Wenshan District, Taipei City 11605, Taiwan (R.O.C)

3. Co-Hosts & Partners:

Co-Hosts:

Financial Ombudsman Institution (FOI), Taiwan



School of Law, University of Exeter, UK



Partners:

Taiwan Insurance Law Association (TILA)



Department of Risk Management and
Insurance, National Chengchi
University (RMI, NCCU)



4. Speakers:

- (1) **Prof Robert Merkin QC** (School of Law, University of Exeter, UK)
- (2) **Dr. Kyriaki Noussia** (School of Law, University of Exeter, UK)
- (3) **Mr. Peter Tyldesley** (School of Law, University of Exeter, UK)

5. Agenda:

Time	Event	Information
13:00-13:30	Registration	
13:30-13:40	Opening Ceremony	Welcome Address 1. Thomas Y.H. Chang (Deputy Director General, Insurance Bureau, Financial Supervisory Commission, ROC) 2. Vincent Sze (Chairman, Taiwan Insurance Law Association) 3. Chun-Hsiung Cho (Ombudsman Committee Chair and President, Financial Ombudsman Institution)
13:40-15:40	Speeches	Main Theme: The Insurance Law Reform in the UK Moderator: Prof. Jan-Juy Lin (Vice Chairman, Taiwan Insurance Law Association) Speakers & Speech Topics: 1. Prof. Robert Merkin QC UK Insurance Law: The Impact of the 2016 Reforms (Introduction to the law reform process, Disclosure, Terms, Fraudulent claims, Late payment of claims) 2. Mr. Peter Tyldesley Insurance law reform—fairer treatment for consumers 3. Dr. Kyriaki Nougia The Insurance Act 2015: “Contracting out”
15:40-16:00	Coffee Break	
16:00-17:00	Round Table Discussion	Moderator: Prof. Dr. Johnny KC Chang (Secretary General, Taiwan Insurance Law Association) Discussants: 1. Prof. Robert Merkin QC (School of Law, University of Exeter, UK) 2. Dr. Kyriaki Nougia (School of Law,

		University of Exeter, UK) 3. Mr. Peter Tyldesley (School of Law, University of Exeter, UK) 4. Prof. Wallace H-C Wang (College of Law, National Taiwan University) 5. Dr. C. T. Huang (Equity Partner, Tsar & Tsai Law Firm)
17:00-17:10	Closing Ceremony	Prof. Jan-Juy Lin (Vice Chairman, Taiwan Insurance Law Association)

6. Guest Lists:

(1) Cheng-Mount Cheng

Vice Chairman, Financial Supervisory Commission, ROC

Education:

- B.A., Economics, National Taiwan University(1981.9-1985.6)
- M.A., Economics, University of Wisconsin-Madison(1988.9-1989.6)



Experience:

- Assistant Research Fellow, Taiwan Institute of Economic Research (1998~2002)
- Chief Economist, Citibank Taiwan Limited (2002~2012)
- Adjunct Associate Professor, Department of Finance, National Chengchi University (2011)
- President, Academy of Banking and Finance(2012.10~2015.4)
- President, Agricultural Bank of Taiwan (2015.5 ~2016.11)

(2) Vincent Sze

Chairman, Taiwan Insurance Law Association
Justice Emeritus, Constitutional Court, Taiwan



Education:

Dr. Jur., Willamette University College of Law
M.S., University of Oregon School of Journalism
L.L.B., National Taiwan University

Experience:

Justice Emeritus, Constitutional Court, Taiwan
Emeritus Professor of Law, National Chengchi University (NCCU)
Chairman, NCCU Law Faculty and Department of Insurance
Dean, NCCU Graduate Institute of Insurance
Commissioner, Insurance, Labor Insurance, Export and Import, National Health Insurance Commission
Visiting Scholar, Harvard Law School, London University Institute Of Advanced Legal Studies, And Cologne University.

Research Interest:

Insurance Law and Regulation, Law of Negotiable Instruments, and Law of Secured Transactions.

Recent Publications:

Text on Insurance
Essays on Insurance Law, Vol. 1, Vol. 2, And Vol. 3
Text on Law of Negotiable Instruments
Text on Law of Secured Transaction
Fire Insurance and Policy Clauses
Automobile Insurance
Compulsory Automobile Insurance (Co-Authored with Prof. J.J. Lin)
Cases and Materials on Insurance Law, 2 Vols

Awards:

Outstanding Life-Time Achievement Award (Taiwan Insurance Institute).
Book of the Year Awards for the Year of 1976, 1980, and 1987 (Cha-Hsin Foundation).
Book of the Year Award for the Year Of 1976 (Dr. Sun Yet Sen Foundation).

Outstanding Academic Research Award for The Year of 1986 (National Science Foundation).

(3) Chun-Hsiung Cho

**Ombudsman Committee Chair and President, Financial
Ombudsman Institution**

Education:

Ph.D. Tunghai University (Taiwan)

Experience:

Professor, Department of Law, Tunghai University

Director, the Research Centers of Commercial Law, Tunghai University

Member, Ombudsman Committee, Financial Ombudsman Institution

Member, Life Insurance Product Review Committee, Insurance Bureau, Financial
Supervisory Commission

Member, Non-Life Insurance Product Review Committee, Insurance Bureau, Financial
Supervisory Commission



(4) Jan-Juy Lin

**Professor, Department of Risk Management and Insurance,
NCCU**

Education:

Ph.D. in Laws, University of London, UK

LLM, University of London, UK

Ms in Business, National Chengchi University, Taiwan

BA in Laws, National Chengchi University, Taiwan

Experiences:

Chairman, Financial Ombudsman Institution (FOI), Taiwan (Sep, 2014 – Sep, 2017)

Commissioner, Financial Supervisory Commission (FSC), Taiwan (2010-2014)

Vice-Chairman, Taiwan Insurance Law Association

Vice-Chairman, Insurance Society of the Republic of China

Managing Director, Risk Management Society of Taiwan, (RMST)



Managing Supervisor, Taiwan Risk and Insurance Association (TRIA)
Director, Taiwan Insurance Institute (TII)
Director, Taiwan Residential Earthquake Insurance Fund (TREIF)
Director, Ji-Yun Insurance Culture and Education Foundation
Director, Office of International Programs (OIP), College of Commerce, NCCU
Director, International Management of Business Administration (IMBA), NCCU
Director and Associate Professor, Department of Risk Management and Insurance (RMI),
NCCU

(5) Professor Rob Merkin QC

Law School, University of Exeter



Prof. Merkin's academic interests are in all areas of insurance and reinsurance law, and arbitration law. Rob is the Editor of the Journal of Business Law, the Lloyd's Law Reports, Arbitration Law Monthly and Insurance Law Monthly. From 2005 to 2011 he served as co-editor of Legal Studies, the journal of the Society of Legal Scholars. He has also edited the British Insurance Law Journal. Prof. Merkin is Honorary Professor of Law at the University of Queensland and at the Chinese University of Hong Kong, Visiting Professor at the Universities of Sydney, Hong Kong and Auckland, and Special Counsel to Duncan Cotterill (New Zealand). He is past president of the British Insurance Law Association, vicepresident of the International Association of Insurance Law (AIDA) and was a consultant to the English and Scottish Law Commissions for their project on the reform of insurance law. He acted as Special Adviser to the House of Lords Special Public Bills Committee on the Insurance Bill (now Act). In 2015 he was made a QC honoris causa by the Crown. He gives regular seminars for insurance companies, brokers, insurance regulators and law firms in the UK and internationally.

(6) Dr Kyriaki Noussia

Senior Lecturer, Law School, University of Exeter

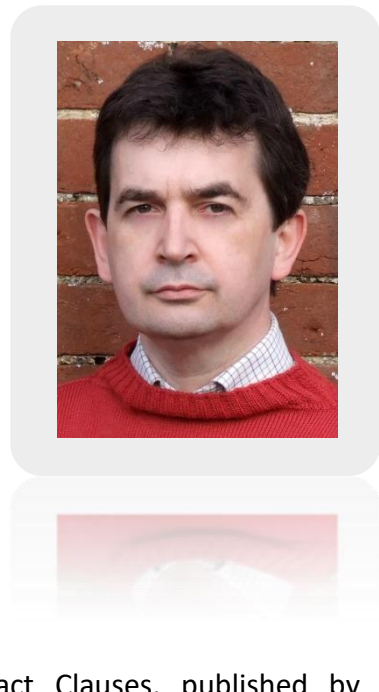
Dr. Kyriaki Noussia is a Senior Lecturer (E&R). Prior to that (2010-2015) she has worked as a counsel in arbitrations and as an arbitrator in the areas of insurance / reinsurance law, maritime law, energy law (oil and gas), environmental law, investment law, construction law, international commercial law. Outside arbitrations, she has regularly advised legally on insurance and reinsurance law issues. In 2013 she has been a Fulbright (Greece) Visiting Research Scholar at Columbia Law School (NY, USA). Between 2007 & 2010 she has been a holder of the prestigious Alexander von Humboldt Fellowship (Hamburg, Germany). In 2004-2007 she was a C.S.E.T. Lecturer in Law (University of Birmingham, UK). Dr. Kyriaki Noussia is admitted to the Athens Bar (Greece) as a Barrister (1997 - present). She read law in Athens (Greece) and pursued postgraduate studies in Essex (UK) (LLM) and in Southampton (UK) (Ph.D). She is a member of a number of professional bodies and scientific societies. Within the International Insurance Law Association (AIDA) she sits as a member in its Presidential Council and she is also the Chair of the Working Party on General Principles of Insurance Law & the Secretary of the Working Party on Distribution of Insurance Products and Co-chairs The AIDA Europe Scientific Committee.



(7) Mr Peter Tyldesley

Lecturer, Law School, University of Exeter

Peter was the solicitor at the English Law Commission initially responsible for its review of insurance law. After returning to academic life, he worked with consumer groups and charities to achieve the passing of the Consumer Insurance (Disclosure and Representations) Act 2012, being invited to address two All-Party Parliamentary Groups and to give written evidence to the House of Lords Special Public Bill Committee. Prior to joining the Law Commission, Peter spent time in private practice, worked in house for a number of insurers and acted as a consultant to the Insurance Ombudsman. He is general editor of Consumer Insurance Law: Disclosure, Representations and Basis of the Contract Clauses, published by Bloomsbury Professional.



(8) Johnny KC Chang

Secretary General, Taiwan Insurance Law Association

Adjunct Professor, Dept. of Law & Dept. of Risk

Management and Insurance, NCCU



Educational Qualification:

S.J.D.(with distinction) Georgetown University Law Center 2007;

LL.M. in Banking & Financial Law, Boston University 2002;

LL.M., University of Pennsylvania 2001;

M.B.A. National Chengchi University 2000;

LL.B. National Chengchi University 1997

Research Expertise:

Financial Regulations, Insurance Law, Financial Consumer Protection, FinTech Regulations

(9) Wallace Hsin-Chun Wang

Professor, College of Law, National Taiwan University

Education:

Ph.D. in Law, Queen Mary College, University of London



Expertise:

Insurance Contract Law, Insurance Regulation, Financial Market Regulation

As Professor in Insurance Law, Director of Commercial Law Center, at the College of Law, NTU, Dr. Wallace Hsin-Chun Wang joined the faculty of the College in 2005. He received the Ph.D. from Queen Mary College, University of London in 2002 and has previously worked at the University of Kaohsiung before relocating himself to Taipei. In 2005, his published book-Reinsurance Regulation-A Contemporary and Comparative Study (Kluwer International 2002) was awarded Kulp-Wright Book Award by the American Risk and Insurance Association. In 2016, one of his articles entitled "E-Commerce and Distribution of Insurance Products" has been published in "The Dematerialized Insurance"

by Springer. His research currently concentrates on systemic risk and insurance regulation, E-Commerce and insurance regulation, climate change and insurance, insurance contract law. Professor Wang teaches Insurance Law, Financial Market Regulation, and Maritime Law.

(10) C. Y. Huang

Equity Partner, Tsar & Tsai Law Firm



Education:

- National Taiwan University School of Law (LL.B. 1970; LL.M. 1973)
- University of Michigan Law School (M.C.L. 1974)
- Harvard Law School (S.J.D. 1976)

Memberships:

- Taipei Bar Association
- New York City Bar Association
- International Bar Association
- American Bar Association
- Inter-Pacific Bar Association
- American Chamber of Commerce in Taipei
- European Chamber of Commerce in Taipei

Publication:

- Multinationals in the Republic of China – Law and Policies
- Legal Aspect of IFC's Investment in the Republic of China
- U.S. Trade Law – How to Defend ROC against U.S. Trade Protectionism
- International Commercial Law

Dr. C. Y. Huang is a senior partner with Tsar & Tsai Law Firm and has more than forty years of experience in corporate and financial law with an emphasis on representing both Taiwan and foreign clients on cross-border transactions such as mergers and acquisitions, joint ventures, syndicated loans, venture capital financing and other complex commercial transactions.

Dr. Huang has achieved a pre-eminent position in insurance law practice in Taiwan, having represented more than half of the foreign insurance businesses operating in Taiwan and has been the legal counsel for the Insurance Committee of the American Chamber of

Commerce in Taipei for many years lobbying on various insurance issues.

Dr. Huang is also one of the pioneers of Taiwan's fair trade, customs and trade law practice. He is a member of the Ad Hoc Committee of the Board of Foreign Trade, Ministry of Economic Affairs from 1982 to 1986 responsible for drafting the Trade Act and is a member of the Trade Subcommittee of the Economic Reform Committee of the Executive Yuan in 1985.

Dr. Huang is a former law professor of National Chung Hsing University and Fu-jen Catholic University and a frequent speaker on insurance and corporate transactions for many organizations, including International Bar Association, Inter-Pacific Bar Association and Federation of Defense & Corporate Counsel and has published several books on trade and commercial laws.

Dr. Huang is also an active member of various bar associations and trade organizations and is one of the founding members of the European Chamber of Commerce in Taipei.