

# Summary

Thursday May 17, 2018

## 11<sup>th</sup> Previnter University

At the Rodin Museum, Hôtel Biron

For the 11<sup>th</sup> Previnter University which took place at the Rodin Museum this year, a round table was held on the increasing weight of local regulations across

the globe and the French surgeon and academic

**Guy Vallancien** gave a conference on the following theme: From repaired Man to enhanced Man.

 **Round table**  
*hosted by **Vanessa Logerais**,  
journalist*

**The increasing weight of local regulations: a major impact on the management of international mobility!**

With **Thierry Hontabat**, Group Head of International Mobility, Crédit Agricole SA, Chairman of the Previnter Association, **Florence Bequet-Abdou**, People & Organisation Director, Lawyer at the Bar of the French département of Hauts-de-Seine, PwC Société d'avocats, **Frédéric Van Roekeghem**, Executive Director, MSH International, Philippe Fassier, Head of Partnership & Affinity Group Business, ALLIANZ WORLDWIDE PARTNERS, **Mattieu Rouot**, SVP Head of International Employee Benefits, AXA – Chairman, MAXIS Global Benefit Network.

## An increasingly complex and local regulatory environment

### ■ The focal areas of the increasing weight of local regulations

- **Tax** is currently being relaxed in some countries such as Portugal or Italy – where an impatriate fiscal regime has been established. Tax has been tightened in other countries, such as the USA, which is stepping up controls. In France, the deduction of tax at source will soon have a significant impact on the fiscal environment.

- **Immigration rules** are being strengthened on the whole, in particular in Europe where the reform on the posting of workers within the EU will limit the length of stay to twelve months, renewable once. Beyond this time limit, the 2.3 million posted workers will be subject to the legislation of the host country, regardless of the nature of their original employment contract. European regulations have also been made more complex due to Brexit. In addition, as part of its protectionist measures, the USA has established a selection process for migrants based on country of origin.

- **The requirement of medical coverage and insurance for expatriates** must not be underestimated in any host country. For example, the United Arab Emirates and Switzerland require all residents to be covered by a local insurance plan. The same applies in the area governed by CIMA (Regional Insurance Industry Body) in Africa, which requires the use of local reinsurance providers. In France, several rulings by the Court of Cassation highlight the employer's security obligation, meaning that mobile employees must be insured even during their periods of leave.

- **Pension plans** are a future risk for companies. An increasing number of disputes are recorded, sometimes 20 to 30 years after the employee's expatriation, testing companies' archiving capacity and international coverage policies.

- Under the GDPR, **personal data protection** has become a European requirement, as has financial security, strengthened by the French Sapin II Law, and the fight against terrorism, which has tightened regulations on an international level.

### ■ Constantly changing business lines

All these changes have a direct impact on the work of brokers, insurers and administrators, who must adapt in real time. Benefits, customer support and policy architecture are being constantly reviewed. In addition, the larger number of management delegation agreements with local partners may now force major players to negotiate directly with regulatory authorities. Lastly, the development of top-up plans, combining local coverage and global employee benefits, requires enhanced claims control. Against this backdrop of constantly growing complexity, it is necessary to draw up a strategy which anticipates regulatory changes and prevents risk, particularly in terms of reputation. Only the best prepared players will survive these developments.

## Revising coverage models for mobile employees

### ■ Seizing the opportunities of these developments

This increasing level of complexity must not present an obstacle to expatriate employees' capacity to create value under any circumstances. It is the PREVINTER association's goal to assist its 600 member companies in seizing all the opportunities which arise from these changes. The new local regulations are a chance to consider a diversification of permanent or temporary mobility modes. Gaining a better understanding of local partners is also a means of determining employee expectations more precisely, whether they are expatriates, rotating employees or corporate travelers. It may be wise to make changes to benefit scales as well as optimizing the cost of coverage while

retaining an international harmonization. To support companies, in particular in terms of cost containment, PREVINTER and MSH International are working together to build simple and effective products.

## ■ Partnerships: the key to success in a changing world

Thanks to the agility of internationally-acknowledged players and their increasingly detailed knowledge of country-specific regulations, it is possible to draw up compliant technical and financial systems which mitigate risk. Companies, however, are given a comprehensive and transparent response through a network of local insurers and major players. For this reason, PREVINTER is working with its partners, MSH International, Allianz and AXA, to draw up the most appropriate solutions.

 **Conference**  
*by Guy Vallancien,  
French surgeon and academic,  
member of the French Academy  
of Medicine*

## From repaired Man to enhanced Man

### ■ Man and machines in history

In the 19<sup>th</sup> century, the positivist Auguste Comte championed the concept of an all-powerful science able to render Man better, without knowing that the next century would see the worst violence in the history of Mankind. Einstein's revolution of relativity, Hubble's Law on the expanding universe, the discovery of the DNA structure by Crick and Watson and the development of cybernetics are all examples of progress which have failed to push Mankind towards love and sharing. Today, while debate is fragmenting further into two camps, bioconservatives and transhumanists, we are experiencing a paradox. On one hand, new technologies can be used to make contacts over 10,000 kilometers away and on the other, social bonding is completely weak on a local level. A click is not a friend, it is a falsehood.

### ■ Technology to repair Man

In medical research, we must be willing to use the most adventurous technologies, on the condition that ethical rules are respected. While the power of human analysis exceeds that of all robots in entirely unpredictable situations, we must concede that machines are more efficient than humans in standard and regulated frameworks. During surgical procedures, robotic arms operated by a controller provide 360° rotation and precision to within a tenth of a millimeter. Man and machine are also complementary in terms of diagnosis. In oncology, a very good computer can correctly identify the pathology in 95% of cases, as against 97% of cases for a very good oncologist. When both types of analysis are combined, the success rate is close to 100%. Against this backdrop, technology is an advantage we cannot do without.

### ■ The useless enhancement of Man

Demiurgic visions of enhanced Mankind are vain and delusional. The idea is not to seek a real improvement, but rather a purely quantitative change. Increasing cognitive or physical capacity is only acceptable in persons who are sick. Contrary to what many transhumanist arguments suggest, vaccinations, Viagra and cosmetic surgery are not enhancements but repairs related to a shortcoming. In addition, the immortality championed in these same arguments represents the end of the evolution, strictly speaking. Mankind goes through the stages of life, being born, growing up, getting old and then dying. Why get stuck in time while the rest of the universe continues to advance? These dreams are childish. They are supported by men and women who forget that the finiteness of life is a prerequisite for any desire and that the added value of the human race is its capacity for transmission.

### ■ Mastering the tools: when Man outperforms machines

Mankind is endowed with an unparalleled ability to adapt. Its emotional, technical,



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artistic and social capacities give it the opportunity not to become enslaved by machines. Yet, as it is with human resources, mastering tools requires learning, education and time. Mankind is facing what is known in medicine as the risk-benefit ratio. Like with Yin and Yang, all technologies possess a positive aspect and a negative aspect. Thus, atomic energy has brought about the creation of a weapon of mass destruction, but it has also been used to develop nuclear medicine. This is why Mankind must control and restrict machines on a global level. The organization of a digital COP could be the first step towards mastering technology and using tools to combat poverty.

## ■ Mastering the tools: Europe lagging behind

The Old World is lagging behind in the technology sector as a result of a succession of missed opportunities. In 1966, General De Gaulle, who understood the importance of cybernetic independence, created the Plan Calcul. This initiative lasted for 14 years, but was shelved by Valéry Giscard d'Estaing due to internal conflicts. A few years later, Jacques Chirac and Gerhard Schröder launched the Quaero research program with a view to countering Google. Once again, internal tensions between Germany and France adversely affected the project. European domination is currently superseded by the USA and China, countries which value groups rather than individuals and do not share our moral sense of ethics.

## ■ Continuous evolution

Our 1300-gram brain, made up of 70% water and 20% fats, is ultimately simply an integrator. First and foremost, we are comprised of senses, absorbing our external or internal environment and developed by the 500 million neurons in our second brain, the gastro-intestinal system. If, as the post-humanists desire, we sever the link between the brain and the senses, we will come to nothing. We must accept evolution as it has existed

since the emergence of life 3.7 billion years ago. We will continue to evolve, but the important thing is that as we evolve, we must be able to embrace each other. ■

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