

## WHAT IS RIAD ?

### History

RIAD originally means 'Rencontres Internationales des Assureurs Défense' (International meetings of the insurers of defence). Founded in 1969 in Rome as an independent organization of the specialists in legal protection of 8 European countries, RIAD publishes soon the periodical 'L'Assurance Défense en Europe – Rechtsschutz in Europa' which will be edited during two decades.

Since 1973, that is to say since the adoption of the directive on non-life insurance by the European authorities, RIAD essentially concentrates its activities on the defence of the specialising in the legal protection, firstly as regards the European Commission, but also other bodies as representatives of lawyers and consumers. Throughout the drafting of the Legal Expenses Directive, RIAD conducts lobbying action, with particular reference to the Commission and the European Parliament. In 1980 RIAD as an informal organ changes into a structured association regulated by statutes.

The Directive of 1987 on the Legal Protection which, as it is well known, does not accept the division of the branches, alters the traditional system of the legal expenses insurance in Germany. The member companies of this country leave RIAD, involving a significant change for the association. But new matters are quickly found, always in respect with the idea to promote legal protection. In 1993 new statutes and a Code of practice are adopted and the name is changed into RIAD-IALEX. Congresses are again and regularly organized, as are technical seminars.

During all the years the association has grown. Sections have been created in a lot of countries, even out of Europe. Many German companies become again members. In 2002 the statutes are modified, the instruments of the association are strengthened. The association is again called RIAD. In 2006 RIAD's registered office is moved to Brussels where it is actively involved in lobby activities as an Aisbl (Association internationale sans but lucrative - international non-profit Association).

## **Members**

RIAD actually counts 18 national sections (16 European countries, Canada and South Africa) and 57 member companies. In 2006 the total gross premium income of RIAD Members amounted to € 2 332 million (€ 27 million accounted for the Members from South Africa and Canada).

## **Mission**

RIAD's purpose is to promote the legal protection insurance in all the European countries, and even beyond, in contributing to the development of the branch and in safeguarding the general interests of its members.

## **Position Papers published by RIAD**

- ✚ How to treat litigation costs of victims of cross-border road traffic accidents.
- ✚ Opposition against mandatory Legal Expenses Insurance for patentees and proposals how to improve their legal position.
- ✚ Position on the Green Paper on retail financial services in the Internal Market.
- ✚ Contribution to the online consultation on Codes of Conducts.
- ✚ Response to the European Commission's report on the availability of legal expenses insurance in the EU.
- ✚ Position on the European Commission's benchmarks on collective redress instruments.

## **Upcoming event**

RIAD Congress on 11 and 12 September 2008 in Munich: Flashpoint between consumer interest and regulated access to law. RIAD will present and discuss the results of a study by SEO Economic Research which scrutinises the regulation of the legal professions from an economic perspective.

## **Contact**

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