

WELCOME AND OPENING

On 8 March 2018, AIM had its event in the European Economic and Social Committee (EESC) on "Social Economy and its access to the Internal Market". Invited were representatives from the European institutions, professors and researchers as well as representatives from the mutuals. Alain Coheur, member of the EESC, welcomed participants and speakers such as Marie-Christine Vergiat, Member of European Parliament, the AIM President, Christian Zahn, and the Vice President of AIM, responsible for Social Economy and mutualism, Pedro Bleck da Silva.

Alain Coheur emphasized the importance of having two representatives on behalf of the mutuals in the EESC, himself from Solidaris (Belgian mutuals) and Jocelyne Leroux from FMF (Fédérations des mutuelles de France). He pointed out that mutuals play an important role in the European economy and society, by providing social coverage and other types of insurance to a significant number of citizens in Europe. The Association Internationale de Mutualité (AIM) gathers these mutuals and contributes to important political topics such as for example the health coverage of refugees (see AIM declaration on refugees). Social Economy becomes more and more important also at European level, which is shown by various events such as the side event on "social economy for the Social Summit for Fair Jobs and Growth - What



role for social economy in the future of work?" in Gothenburg in November 2016, a conference on "Social economy as an effective model for social inclusion" during the Bulgarian Presidency in Bulgaria on 14-15 June or the Global Social Economy Forum in Bilbao on 1-3 October 2018. These events will give visibility to Social Economy.

Marie-Christine Vergiat, Member of European Parliament and President of the Intergroup of the European Parliament on Social Economy in 2009, underlined the importance of Social Economy in a Europe that is not very social since Jacques Delors. The Pillar of Social Rights was supposed to be an answer to populism but nothing has really changed since the adoption of it. A big challenge regarding the concept of Social Economy is the different understandings in the Member States and language problems. It can be seen in the latest own-initiative report from MEP Jiří Maštálka (Czech Republic, Nordic Green Left) on "recommendations to the Commission on a Statute for social and solidarity-based enterprises". While the French version refers to social economy enterprises, other versions speak about social enterprises. It is important to explain social economy enterprises, since they are still mixed with social enterprises. Marie-Christine Vergiat praises the report of Laëtizia Driguez on "not-for-profit entities under European Law" which is an important step in the right direction.

Pedro Bleck da Silva, Vice President of AIM, stated once again that the lack of legal recognition of the so called Social Economy Enterprises at EU level and their nature of non-for-profit organizations have prevented them to circulate in the Internal Market according to what is stated in art. 54 of the Treaty of Functioning of the European Union. The lack of legal recognition for Social Economy Enterprises at EU level is creating an unfair market distortion and an unjust field of unfair competition. Social Economy Enterprises have to comply with the different sets of rules that apply to the internal market actors, namely financial rules, solvency rules, consumer protection rules, competition rules, etc. and can not circulate in that same market, taking the advantages of wider opportunities, wider markets, wider populations and even wider financial opportunities. Pedro Bleck da Silva is asking the European Commission for developing concepts and for pointing out possible solutions.



THE OVERALL CONCEPT OF SOCIAL ECONOMY AT EU LEVEL

Jorge de Sà, Professor at Universidade de Lisboa (ISCSP), President of CIRIEC Portugal and Vice-president of CIRIEC International, introduced the overall concept of Social Economy. He presented the development of social economy enterprises and their principles in Europe and Latin America as well as in the USA. Based on principles such as the priority of people over capital, democracy, independent decision making, the privately organized but collective enterprises are more resilient than other enterprises of the capitalistic economy: This is due to the fact that they offer better working conditions. Sà emphasized that social enterprises are capital enterprises that weaken the identity of social economy enterprises.

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Laëticia Driguez associate professor at the Sorbonne University explained that the current legal and legislative framework on social economy only takes into account not-for-profit-making organizations. According to Ms. Driguez, the social economy market is more complex and it also includes companies that make profits without increasing their member's wealth, such as mutual organizations. The European institutions should review the Eu-

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ropean definition of social economy in order to incorporate the concept of limited-lucrativity of social enterprises. In this context, Christian Zahn, President of AIM, proposed to use the analysis of Laëticia Driguez to find a juridical way that mutuals can go cross border. It is obviously a discrimination that the European treaty allows all enterprises to operate cross border except social economy enterprises. The proposal of Christian Zahn was very much welcomed and will be further analysed.



PRACTICAL EXPERIENCE WITH WORKING CROSS BORDER

Ignacio López Catalá from the Spanish mutual Divina Pastora, Laurence Soussigne from the Belgian Socialist mutuals Solidaris and Sarah Goddard from AMICE presented case examples of national mutuals going cross border. Ignacio Lopez described the problems, the Solvency II directive caused the Spanish mutual, while Laurence Soussigne presented the collaboration between Belgium, France and Germany regarding cross border health care. Sarah Goddard explained that the challenges for mutuals, when going cross border are that mutuals are not widely known, the Solvency II requirements, due to the lack of specialties of mutual, as well as capital, governance and proportionality.



CONCLUSIONS AND CLOSURE OF THE MEETING

Ulla Engelmann, Head of Unit of Social Economy and Entrepreneurship, DG GROWTH, ended the meeting by encouraging the community to support the Social Economy. Meetings like the one of AIM and the EESC from this day are important for the Eu-

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Ulla Engelmann, European Commission

ropean Commission to identify challenges and to support social economy enterprises. Ulla Engelmann asked the mutual to give them concrete examples of their challenges. The European Commission plans to publish a study on it.

