
Faces of Insurance

PIERRE SONIGO

with Jorge Luzzi

Igniting change

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Text

Jorge Luzzi

Quotes

Debbie Rodgers
Florence Bindelle
Franck Baron
Javier Mirabal
Jorge Luzzi
José Manuel Fonseca
Marie Dequae
Paolo Ribotta
Ron Davis

Design

Atelier João Borges

Photos

William Parra
FERMA

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Introduction

Gilbert Canameras

FERMA Secretary General



The first time I saw Pierre was in a newspaper in the late 1990s.

At that time in France, the concept of risk management was still new and there was a long article devoted to Pierre and his experience as a director in the Pechiney company.

I was fascinated by what he was saying and, thanks to the clarity of his explanations, understood immediately the importance of risk management to companies and, at the same time, I discovered my future profession.

I asked to meet and he graciously agreed, inviting me to his office on Rue des Belles Feuilles in Paris. I was very impressed because I felt like I was meeting the "father" of risk management. He immediately put me at ease and explained how this new discipline could be implemented in a company.

But I can't have listened well or was not a good student because I couldn't convince my company's executives to set up this function. So, I left that organisation and joined another company where I became responsible for insurance and took the opportunity to set up risk management remembering Pierre's advice.

I continued to meet Pierre regularly, especially in the context of AMRAE, and when I was elected President my first meeting was with him. It seemed quite natural to take advice from the man who had been a founder of AMRAE, and the origins of my vocation as a risk manager.

Pierre has been my mentor both in my career and within AMRAE and I am grateful to him for his kindness and for unknowingly guiding my first steps in risk management.





From left to right
José Manuel Fonseca,
Florence Bindelle
(Secretary General
European Issuers and former
Executive Director of
FERMA), Pierre Sonigo &
Cristiane Alves (CSN)
at RIMS 2014.

Jorge Luzzi and Pierre
Sonigo at RIMS 2014.
©Courtesy of FERMA

Igniting change

Jorge Luzzi

Having known and admired Pierre Sonigo for over two decades, the opportunity to spend time talking about his life, loves and commitment to a profession we have both given many years of our lives to was one not to be missed.

As I head towards my meeting with him at his home in Paris, my taxi is passed by a fire truck and the sound of the siren brings me to ponder on how fire has been an important part of his life from his time with the fire brigade in this city to his key role in the introduction of sprinklers in France. Fire and flames are common metaphors in literature and religion, signifying everything from passion to rebirth. For Pierre Sonigo, all of this seems so appropriate. From his early life and throughout his career, fire, passion and indeed rebirth are words that have played a key role in building and shaping the man who is cited as a risk management pioneer.

Pierre greets me with his usual verve and enthusiasm and, as we settle in for our conversation, I realise that this connection with fire is even more personal. Around the living room of his apartment you find many model fire engines. As soon as I point out the link, he tells me he collects a model from every country he visits. The collection stands at over 100 strong; a clear indication of not only his collecting bug but also the level of his globetrotting throughout his career. If I was in any doubt about his passion for collecting, he then picks up one of the many models on display and, with just a quick glance, tells me the make and where he acquired it.

Our attention turns to where his relationship with fire first began. In 1967 Pierre left university and was enlisted, as part of compulsory national service, in the French army. While he had a choice as to where he would serve, his heart won over his head. "I had the opportunity to go to any place I wanted but because I had a girlfriend in Paris, I wanted to stay in the city." This is how he was enlisted in the Paris fire brigade (part of the army since Napoleon) as a second lieutenant.

This was a decision that resulted in Pierre being on the frontline witnessing one of France's most volatile periods in modern history. In May 1968, following a series of student occupation protests against a broad range of issues, from

American imperialism and capitalism to the traditional French institutions, there were demonstrations and major general strikes that, at their height, nearly brought the French economy to a halt.

As the protestors took to the streets and manned the barricades, buildings across the city were set alight. Enter Pierre and his fire crew. He recalls it was a chaotic month with everybody on the streets. “We didn’t know what to expect, we just went out at night to fight fires.” In his role as officer he was in charge of three fire trucks, sent out to extinguish fires on the city’s barricades.

During this time, he and his crew attended several major fires including one at the head office of one of the largest companies in the country located next to the Champs Elysées. “When we arrived, the whole building was on fire. It’s very difficult when you are a young officer, you have less of a sense of danger, but you don’t really know what you should do.”

I saw that, even then, Pierre recognised the importance of experience in such scenarios. Before giving orders, he took the counsel of his sergeant who had 25 years of experience, and who provided him with advice on how to deal with the situation. “You have to rely on experience; you have to rely on people who know.”

Pierre draws a line, a link, between the role of the fire officer there to ensure the protection of people regardless of race or religion, and that of the risk manager whose responsibility is not just to protect work colleagues but sometimes save their lives.

These were seismic times, but Pierre saw them as an important moment of change as the French people reinvented everything. I have to ask how those times compare to the modern day ‘gilets jaunes’ or yellow jackets protests France has been experiencing, some within days of our conversation? Pierre says there’s no real comparison. “1968 heralded a big moment of change. The yellow jackets want to try to do something like that, but back then the whole population including young people wanted to reinvent the country and society.

In a way, they succeeded because the government changed, the rules changed, the universities changed, a lot of new things arrived as a result.”

In looking back on these times Pierre is clear why he enjoyed his role in the Paris fire brigade. “I enjoyed the risk, it’s one of my characteristics, I like adventure, I like doing the unusual. A little bit risky, a little bit unusual, yes I like to do that.”

Risk, revolution and being different

Pierre was born to French parents in a little town called Bône, known today as Annaba, located in the north-eastern corner of Algeria, close to the border with Tunisia. His early life could, for many, be described quite simply as paradise. “We had a beautiful life”, he remembers, “we lived by the sea, we had great weather and beaches. Life was free and easy; it was a very nice environment for a child to grow up in.” As we speak about his early life, I can see a nostalgic look in his eyes for those times. “Even now I miss that life.”

He and his family were some of the million or so French nationals living in Algeria whose population at the time was around 10 million. Known as Pied Noirs, a term that was used to refer to French people born in Algeria during the period of French rule from 1830 to 1962, the Sonigos were seen as different, and this was further exacerbated by the fact the country’s Arab population was not granted French citizenship; a cause of continual tension among both groups. Something Pierre remembers with a palpable sense of concern even now.

Family life was comfortable. His father ran the town’s pharmacy. It was a successful business and made the family a good living. This gave the Sonigos status and a position within the community. “We had a lot of Arab employees, including the nannies who looked after me when I was a kid,” he explained.

“They spoke to me in Arabic and I tried to answer them in Arabic as well. I managed a little bit then, but I have now forgotten most of it and just know a few words.”

But our conversation then turned to talk about a darker side of Pierre’s ‘colonial’ lifestyle. He recalls the fear he and his family felt when they went outside in the street because of the potential for attacks by bands of Arabs. “It was hard, it was risky”, he remembers. “One of my father’s employees didn’t come into work. Later, I discovered it was because he had been killed the night before. He was serving in the National Guard protecting buses and was killed while on duty.” Then the levels of fear and risk intensified. “I was 10 years old and went to see a movie with my father, mother, brother and sister. We were in the cinema when we heard an explosion, someone had thrown a bomb into the building, we ran outside and saw it was on fire.”

These incidents led to Pierre’s parents deciding he and his siblings couldn’t stay, and so began the next chapter of Pierre’s life with a move to France. While his father and mother remained in Algeria, an apartment in Paris was purchased and Pierre and his brother were sent there to continue their studies in a safer environment. However, the return to France created a new set of challenges for Pierre. “It was a terrible feeling. It was bad. My parents were still in Algeria, they were in a dangerous environment. It was difficult. Father felt it was best for us to be out of the country, but it was happening at a time when France was divided over the future of Algeria. Half the population wanted to keep the country and the other half wanted to give it away. The French did not welcome those French coming from Algeria. We spoke French with an Algerian accent. We were different.”

Pierre realised to be accepted he would have to show them what he was made of. “The only thing I found was to work hard at school. I said OK I come from Algeria, but I’m going to be top of the class. In the end, I turned this challenge into an opportunity so that I could work harder and better to integrate myself.”

Having heard about so much violence, scary and difficult times, I have to ask how these impacted on family life. Pierre is pragmatic. “My brother is a doctor, my sister is a dentist and I entered one of the good engineering schools in the country, so we made it alright.”

It is immediately clear to me that this attitude, together with the focus and perseverance he brought to those situations, are hallmarks of the man he is today.

Having excelled at maths and, perhaps with a nod to his early life being influenced and shaped by risk, he began working in a profession that had a strong mathematical bend, operational research. His first job was with the iconic Kodak company. While it might have been a significant player in the photographic market in the late 1960s and early 1970s, Pierre spent his days in an office doing programming and equations. He wasn't motivated and it wasn't too long before he decided it was time to leave.

Heading Stateside and into the heartland of risk management

The Pierre I know does not shrink away from hard work and opportunities to better himself, so I was not surprised to learn that his next career step came thanks to an advert in his old college newspaper. An 'unnamed' firm was looking for people with a good degree to go to America and train as fire protection engineers. It turned out to be an insurance company, unknown at the time in France and with no presence in the country, called Factory Mutual Insurance Company Ltd, known today as FM Global. Wry smiles break out on both our faces as he says that, despite the fact he'd never heard of the company, and what he



“ I ALWAYS REMEMBER PIERRE as someone who demonstrates a profound wisdom, at both the professional and personal level. He has a bright smile and his willingness to listen reveals his keenness to learn and understand. He is also a man who combines deep intelligence with a real serenity and great sense of humour.

It is always a pleasure to talk and spend time with Pierre; a man who knows the ins and outs of his chosen profession.

Jose Manuel Fonseca

*MDS Group
CEO*

“ I HAVE HAD THE EXTRAORDINARY opportunity to work and share time for many years with Pierre Sonigo who is one of the most brilliant risk management professionals that I have known. During his career, Pierre has had the rare characteristic of being willing to share his knowledge with different regional and international initiatives whose main objectives have been to develop the risk management as a profession.

I am very proud to know such a world-class human being as Pierre.

Javier Mirabal

*Fundalays
Executive Director*

“ TWENTY-FIVE YEARS AGO, when I relocated from Canada to France, I had the great privilege of meeting Pierre.

From our first meeting, and through many subsequent negotiations, strategy sessions, industry events, and social gatherings, I can attest to what a special person he is.

His insurance and risk management passion and expertise combined with his ability to get the best out of people has delivered substantial value for his employers and other stakeholders. Pierre loves people and they love him back. I've sought his advice many times over the years and I've always appreciated his guidance. In my early years working in France, his advice to “mettre de l'eau

dans mon vin”, was right on the mark and helped me adapt to the business culture. His intelligence, sense of humour, strategic thinking, and charisma have made him a sought-after and effective leader, business partner, and friend.

Ron Davis

*Zurich
Executive Vice President, Head of Customer
Management*



From left to right Magnus Lindkvist (futuurologist), Pierre Sonigo & Richard Anderson (former Chairman of IRM). Pierre Sonigo receiving the Lifetime Achievement Award at the IRM Global Risk Awards 2013. ©Courtesy of FERMA

Pierre Sonigo with Marie-Gemma Dequae (former president of FERMA) at the IRM Global Risk Awards 2013. ©Courtesy of FERMA



describes as his 'so-so' English, the opportunity to get his feet out from under his desk and away from calculations was an exciting challenge he did not want to miss out on. That's the Pierre I know.

As it would turn out, this decision would be an important turning point and put him on the path to knowledge and understanding of risk management that would shape his future career.

Pierre found himself in Detroit, the heart of the US and global automotive industry, working as an engineer for Factory Mutual visiting auto plants. "Detroit was a very tough city; I had arrived shortly after the rioting and unrest of the long hot summer of 1967". It proved to be a tough training ground for Pierre, a foreigner attending a factory on his own and not speaking English well. I was not surprised to hear that that did not seem to affect him too much.

Becoming the Pope of sprinklers

After a short time with Factory Mutual in London – he was one of the first employees to work in the first office opened outside of the US – Pierre returned to France to open the insurer's first office there. "At the start, it was just me and the person who hired me. The business was growing, and I was hiring engineers, but it was a tough environment."

There's that word 'tough' again, an adjective that features a lot in Pierre's life vocabulary. It is fair to say that difficult times have shaped him, man and boy, but not in a passive way. He has taken these situations and tackled them head on, thriving and coming through the tough times as a stronger and more resilient person.

I have always known Pierre to be a man with a lot of resilience and he certainly needed this to deal with the challenges thrown at him when dealing with the French domestic insurance market of the time. “Factory Mutual was doing business in a completely different way and the market started to see us as enemies. The cartel that existed resulted in set levels of premium and people did not give much credit to loss prevention. They barely knew what sprinklers were”, he says. But this was all fertile ground for Pierre and provided the opportunity to push ahead in the face of a tough opponent. He explains: “We had to fight against the French tariff, it was compulsory. We said we can do something better, but the market disagreed and said we had an obligation to follow the law. But then we attacked the law, we said no, the law is not right.”

While the principle of mutualisation of risk was embraced by the French market, good risk had to pay for the bad. Pierre’s and Factory Mutual’s message was clear; the good risk had to pay for the good risk and the bad risk should improve. “That was a big change in the philosophy of the French market, and I remember I was not liked. The market did not like what I was doing and called me crazy”, he said.

I decide to turn my attention to something perhaps synonymous with Pierre, namely the development of the Highly Protected Risk (HPR) concept. While he describes trying to convince the market of its worth as a very interesting and motivating time, it is clear from the discussion that it wasn’t the easiest of times. But that is when I know Pierre thrives. At the heart of this was the role of sprinklers. But even this now crucial risk management tool was dismissed by a then closed and sceptical market. “They even tried to get the fire department against us because we were asking for sprinklers. I was told ‘we don’t need sprinklers and anyway we don’t believe in them. When we arrive, we will shut down the sprinklers because we want to fight the fire!’ But fortunately, because of my background in the fire department, I had good friends who were officers there. I made presentations and trained them, I even showed them movies about the role of sprinklers”, he said. It is this drive and commitment to bringing sprinklers to France, that makes Pierre, in my eyes and those of many others, a pioneer in the HPR approach.

But then Pierre tells me of the further challenges he faced in an industry reluctant to adopt change. He recalls the resistance he received to all risk insurance coverage. “Even just the concept of changing from a listed risk to an all risk policy in France was like a revolution. We were told ‘no we can’t do an all risk policy, it’s unfair competition.’ The client can’t see the difference and I said ‘well, that’s the way we do it, we write all risk.’” So very characteristic of Pierre.

Putting risk management on the map

I am able to feel the real passion and fondness with which he describes his time with the insurer, over a decade in the US, London and then France. It was clearly an important time in the making of Pierre, the risk professional. “I went through from marketing to underwriting; I did everything, and I grew up with Factory Mutual a lot.”

In the early 1980s, Pierre was to drive another first in the French market with his appointment as risk manager for major aluminium conglomerate Pechiney.

But, like many things for Pierre, I was not surprised to learn it wasn’t as straightforward as you might expect. The original job Pechiney was looking to fill was that of insurance manager to replace the incumbent who was leaving. There were no risk managers in firms of this size at that time.

I know that shaping the future does not phase Pierre so with his time in the US and exposure to some of the risk management profession’s most impressive exponents, what he shares with me comes as no surprise. “When I met Pechiney I said, I don’t want to be an insurance manager, I want to be a risk manager.” This characteristically direct response from Pierre belied the fact that not only was his future employer unsure about exactly what a risk manager was, he wasn’t sure

himself at the time. However, he saw the opportunity to combine the loss prevention and insurance roles into one. “I said ‘why don’t we create the first firm with a risk manager? We can start small and they said OK we’ll go ahead.’” Knowing Pierre as I do this wasn’t a reckless move, it was a bold move and further evidence of his commitment and drive.

“This was a new field for me, and I did face some opposition within the business. I had to fight to explain what risk management was. To strengthen my knowledge, I knew I needed to get additional training.” Nobody in France was providing this kind of training so, again, he turned to the US for inspiration and took an associated risk management programme correspondence course through the Insurance Institute of America. After completing a two-year education programme and taking an exam, he became the first French risk manager to receive the Associate Risk Management designation. His passion for lifelong learning continues and he recently became the first European risk manager (retired) to take the RIMS Risk Manager Certification Programme. He is more than proud to share the fact he remains the only European risk manager to be fully certified in the US!

Spending time with Pierre, I am able to relish the experience of another of the character traits that have made him such an important figure in the risk management profession - his abilities as an effective communicator. It is evident from his early experiences positioning the importance of the risk management role in business that he has learnt how to listen and use this to better understanding the needs of his audience and use the language they understand to get his message across. I remind Pierre that these are not just areas he excels in but are important skills for risk managers and those in the profession today can learn from his experience. “While I had a structured knowledge of risk management, I know if I had to explain to the head of finance in the business what risk management was, I needed to do that in just a few words. These people are busy, they don’t give you a lot of time, so you must be concise and precise in what you have to tell them. I tried to be a good communicator.” Pierre learned the definition and goals of risk management by heart and trained himself to present what risk management is in one minute.

Alongside communication, Pierre sees the ability to understand and respond to the training needs of people through the organisation as important skills. “You have to do a lot of teaching. The important thing is that you have to do teaching at different levels – you have to teach the top management, the head of technical, a plant manager and the guy who is in charge of safety. But you must explain at their level the concepts, the benefits and what they can gain. The risk management training helped me formalise that.”

When I emphasise that the move towards the wider adoption of risk management principles and the appointment of dedicated risk managers in French businesses can be traced back to around his time with Pechiney, Pierre feels it is important to point to the role Factory Mutual had achieving this. “This is mostly because these businesses hired someone from Factory Mutual. Major firms saw the opportunity to bring in those with the experience and training provided by FM Global. We all knew each other very well and we were called the FM mafia,” he said.

With momentum building around the adoption of risk management principles and HPR, you might be forgiven for thinking that this would be an opportunity for Pierre to rest on his laurels. But you’d be wrong. There would continue to be tough times and struggles, but he was ready. With the buying power his role at Pechiney and then Saint-Gobain provided, he continued the drive to achieve market change, whether that was in creating an international programme at a time when none existed or convincing brokers that fee-based remuneration was the right way forward. “I was doing my own thing and being very tough on the French market. We started doing an international programme and protecting our facilities and spending money on HPR. With my interest in loss prevention, I got premiums down. But I had a lot of people fighting against what I was trying to do. I had my vision and new ideas but that did not please a lot of people!”

French insurers reined back against his desire to have the same company insuring the business globally. “I was told there would need to be co-insurers in the French market, and I said no we are going to have a lead with Factory Mutual – no surprise my previous employer was very interested. In fact, we became the

first big account that Factory Mutual got in France and the program delivered significant premium reductions.”

And it wasn't just the insurers. Even his broker struggled with the drive for a 'new approach'. "I wanted to move from commission to fees not connected to the premium paid. That was a new idea and I had to explain that this was not a move against them, but the response was 'Pierre, no you cannot do that!' Now my broker was fighting against me because he believed that what I was doing was against his interests.”

Pierre understands that the French insurance market's reaction was, in part, fuelled by history, by protectionism and a lack of understanding or willingness to change. But he also recognised that his professional persona was still developing and maturing. "I didn't fully recognise the power these senior people could wield, but I was lucky enough to have the confidence of the management in what I was doing.”

From outsider to shaping the establishment

It would be too easy for this author to just list the respected risk management professional associations Pierre has been involved with for, doing so, would belie the pivotal, if not formative, contribution he has made to these important organisations.

But, as Pierre has already indicated, these relationships have not always been that easy. The power plays that Pierre has experienced in his business career also manifested in his relationships with these risk management associations.



From left to right

Guy Lamand, Alain Lemaire, Philippe Detrez, Thierry Van Santen, Gilbert Canameras and Pierre. Former AMRAE presidents and founders of the Institut des Managements des Risques de Bordeaux at its 30th anniversary in 2019.

Pierre Sonigo with
François Settembrino,
(Honorary President of
FERMA), 2013.
©Courtesy of FERMA



“ I HAVE LOOKED UP TO and admired Pierre Sonigo since I first met him in the late 1980s. At that time, he was the Global Risk Manager of Saint-Gobain and I was working in the Risk Management Department of CertainTeed, a US subsidiary of Saint-Gobain. I was new to risk management. When the CertainTeed risk manager left to take another position, Pierre took me under his wing and effectively showed me how to be a risk manager. He became my mentor. From him, I learned how to build business relationships, negotiate insurance contract terms and claims, influence our business partners to improve our risk profile through the implementation of effective risk control and be confident enough to engage senior leadership of the company to support risk management initiatives. I credit so much of my own success to this early mentoring and guidance by Pierre. Through it all he became a lifelong friend.

Debbie Rodgers

*Rodgers Risk Consulting
Risk Management Executive*

“ I FIRST MET PIERRE when I joined the Institute of Risk Management in Bordeaux as a student. As a leading risk management professional, he played a critical role in the creation of this school, the first of its kind in France. We immediately connected and since then Pierre has been a sincere and reliable mentor to me. His passion for our profession and his sound advice has helped me and many others to embrace this career.

I have always respected his vision for the risk management profession particularly in France which has developed thanks to him. His ability to embrace change, new ideas and support the younger generations together with the attention he gives to the human aspects and soft skills increasingly important to our profession, has been instrumental to me in making real difference and addressing the need for better risk management within the organisations I have worked.

In the regularly contact I have with students and young professionals; I do my best to be available to provide guidance and coaching, the way I have been trained by Pierre. This is my way to thank him and sustain the “chain of knowledge” he has nurtured.

Pierre has been and will remain one of the most influential personalities in the risk professional community.

Franck Baron

*Group Deputy Director, Risk Management & Insurance International SOS
Chairman PARIMA*



At a point in his career where he was being seen as the rising star, and having the freedom to build and develop the risk management function at Saint-Gobain, he was attracting attention - both good and bad - but with Groupement des Assurés du Commerce et de l'Industrie (GACI), the French insured trade and industry body that had been established and run by those he describes as the 'old guard' of 60-something-year-old insurance managers, Pierre would have to wait and pay his dues before being accepted into their fold.

GACI and the Association des Charges de la Gestion des Risques et des Assurances des Entreprises Françaises (ACADEF) were both established in 1972. At the time of their creation, each had different objectives. Pierre, who served as the president of GACI from 1992 to 1993, recalls. "GACI was an association of corporate entities whose main concern was to protect the interests of corporations facing the cartelised nature of the insurance market at that time. But ACADEF was an association of individual insurance buyers who wanted to protect and develop their function." It would be another two decades before their positions finally aligned and the two organisations would come together to create today's unified Association for Risk Management and Business Insurance (AMRAE).

I had to understand what had ultimately brought them together after nearly two decades, and why it had taken so long to achieve. Pierre's first-hand experience once again reveals how his spirit and drive played its part in creating the unified force of French insurance and risk managers AMRAE is today.

"When I became GACI president, the members were mostly insurance managers from the large French companies. As such, the association had strong representation with both the power and finances to fight against what the insurance industry was doing."

On the other side, ACADEF was a small group focused on the needs of the risk managers.

Pierre is very clear on the contrast to GACI. "They were more about risk management, but it was a people-based organisation and they had no budget."

As Pierre recalls how the combination of forces began, it occurs to me that ‘on paper’ they should have been complementary organisations in France, both driving for better representation of their respective constituents. It had become obvious over the years that both associations had the same goal, to promote the risk management function in the francophone world and, on a practical level, there was overlap in membership and the subjects of interest they both focused on.

But, as he explains how matters developed, it was clear they appeared at times like competitors - a fact the insurance industry saw and tried to take advantage of. Despite GACI’s influence and financial strength, Pierre felt that insurers played both organisations against each other. Pierre explained that they would be taking ideas from one of the associations and leveraging or applying these to the other. It was the recognition of this that would prove to be a turning point in the coming together of GACI and ACADEF.

“Guy Lamand (ACADEF’s president at the time) was a good guy, I liked and respected. We both recognised that to be successful it was important that we both had to project a professional image to the insurance community in France. It became clear that there was no reason to have two associations.” I reminded Pierre what he had said following the decision to bring both groups together - a unified front made sense in light of a hardening French insurance market.

I had to ask. So, when I saw you and Guy at various meetings and events around that time representing your respective associations you were working on the idea to join together? Pierre gave his characteristically direct response. “Yes, because it was the desire of most people involved.”

But behind the outcome of these efforts, Pierre was frank as to why it had not happened sooner. “It was personality problems. The previous presidents of the two associations had not got on with each other, whereas Guy and I we were actually friends.”

A smile breaks out on my face as Pierre describes how he and Guy went about deciding who should lead the newly combined associations. “Guy didn’t want

me to be the president and I didn't want him to take the role, so we agreed we needed to find a third person!" Their choice was Thierry Van Santen, who at the time was risk manager for world-leading global automotive supplier Valeo. He certainly had a real and valuable insight into the workings of both the existing organisations, having served as a board member of GACI and as vice president of ACADEF. From Pierre's reaction, it is clear they felt affection for their choice to take the association forward. "He was the young successor. We were the supporters, the godfathers to Thierry." They chose wisely, and he was the president of AMRAE and served for six years. I think Pierre, Guy and Thierry should be proud that their efforts created what is now the authoritative voice for the entire risk management sector in the country.

For me, there is also a personal part to the Pierre Sonigo story. Before our professional paths crossed, during my time working in Italy, I had heard about Pierre's achievements at Saint-Gobain and was aware of his reputation. What I heard intrigued me. That intrigue turned to admiration once I was able to spend time working with him. He had been a French representative of the Federation of European Risk Management Associations (FERMA) for many years before becoming its secretary general, and I was privileged to have been one of the four presidents he has served over a decade in that position.

Further evidence, if such is needed, to affirm Pierre's position within the risk management firmament comes in the shape of his membership of the M200, an exclusive club of international insurance and risk managers whose aim it was to improve the way the risk management, insurance and reinsurance worlds operate.

The invitation-only group was the brainchild of consultant Herbert Harrell in the late eighties. It brought together the most forward-thinking and influential risk managers to consider the main challenges being faced and to share ideas and benefit each other by coming up with new solutions.

While it was the smallest and perhaps least known of the risk management groups it was, arguably, most successful having been accredited with the introduction of the first multi-risk, multi-year insurance and long-term

coinsurance programmes. Achievements indeed, and Pierre is noticeably proud to have been chosen to join the membership and enjoyed the free exchanges of insight and information it offered with his peers.

As we talk about his time trying to change the status quo, driving evolution and paying his risk management dues, it is heartening to realise that Pierre has ultimately not just been accepted by the risk management establishment but also held up as a bastion for the development of the profession in France, across Europe and the rest of the world.

The summertime of a career

Spending time with Pierre you might be forgiven for thinking that luck, being in the right place at the right time has played a big part in his career. But, knowing Pierre as I do, there is a role for fate but hard work and striving for betterment and learning are all part of the mix. His career was moving forward and, after six years with Pechiney, he was hired to join Saint-Gobain, a French multinational business in the construction materials sector. They not only offered him the opportunity to further exercise his international programme experience but also placed him within the financial department, which he recognised was a more powerful position than his previous role within the legal department. “It was a good position plus the pay was good, they offered me a company car. They really wanted me to come!”

Despite Saint-Gobain’s multinational locations, it had not been able to put all its insurance requirements together. It was Pierre’s responsibility to do that. “It was tough, particularly in the US which was very independent. They would normally be the leaders in risk management. But they said, ‘how come a French guy is going to tell us what you need to do?’”.

To overcome the resistance he faced, Pierre focused on building the working relationship between the insurance managers around the business. “The first thing I did was bring together all the managers from across the different divisions around the world. They had never been together as a group before and I organised a one-week trip to the US.”

The group attended the RIMS Conference in Boston, visited the Factory Mutual research centre in Norwood and the Saint-Gobain office in Philadelphia. It was an important opportunity to share important risk experience, insight and knowledge. “There were representatives from Germany, Spain, Italy, all the European countries, many had never been out of their own country and, suddenly, the guy in head office was asking them to attend. This was an important opportunity to build recognition, a team spirit and a good working relationship. We had also a lot of fun!”

As we talk about how the trip impacted on the team it is clear it had a lasting effect on everyone concerned. “You know what? 20 years later, they still talked about how great it was! It was a discovery into what risk management was all about.”

Pierre describes his time with the Saint-Gobain Group as the summer of his career, “I was really allowed to do what I wanted to do.”

Facing up to failure and a turn of good luck

If there is one important thing to know about Pierre it is his ability to understand and learn from things that don't go according to plan and so I am unsurprised to hear him talk frankly about what he describes as his first career failure. This coincided with a departure (temporarily as it turned) from the frontline risk

manager role. It was 1994 and he had achieved everything he wanted to do at Saint-Gobain. It was time to do something else. He was approached by the French subsidiary of Marsh and offered 'a big job with a big salary' as head of risk management. "I took the role with a vision to change the broker and drive a greater awareness of the needs of the clients and to work with them." However, it was not to be. With the promise of promotion to the senior leadership not materialising because of internal fighting and a merger that left Pierre without a role all together, his time in the broking world was over. "I was too naïve, but I learned a lot. You learn a lot from your failures."

However, that fate or luck I mentioned earlier seemed to be on his side and either one appeared in the guise of his former employer, Pechiney. The company had a new management team including the CFO who had worked with him at Saint-Gobain. He reached out to Pierre with an opportunity to head their newly created Enterprise Risk Management (ERM) function. They wanted him to assume responsibility for environment, health, safety, surety, security, loss prevention, insurance, everything - a real ERM manager. "Apparently, they had looked in the market but couldn't find anyone they liked. They wanted me to return and I said thank you God! Sometimes you need some luck."

The role encompassed both insurance buying and risk management but also brought him in contact with what was to become one of his driving passions, the environment. Pechiney, as one of the world's largest producer and developer of aluminium products attracted a lot of attention around the issues of pollution, clean up and the disposal of aluminium production waste. Areas such as the health implications from using aluminium foil, pans or even the aluminium in vaccines attracted a lot of criticism and concerns from media and the public. Pierre was able to bring his relationship skills to bear and deal with what was a major risk for the firm. "I learned how to deal with doctors and the medical profession. We were convinced that the risk was almost non-existent, extremely small, but we had to convince people and get believable messages across."

The firm was accused of trying to defend aluminium because it was their business at stake. "Every time we spoke about the matter we were not trusted.



Cape Agulhas
(Western Cape,
South Africa), 2017.

Pointe du Raz, France, 2019.



Pierre with Bill and
Sandy, two other
Harley Davidson
fans at Leesburg
Bikefest, Florida,
2017.

“ I FIRST MET PIERRE some decades ago. We were introduced by François Settembrino, a founding father of risk management in Europe and a man both Pierre and I respected a lot.

We quickly realised we had many things that united us including a passion for risk management, the wider adoption of professional techniques and the profession's development.

During my FERMA presidency, Pierre and Florence Bindelle were the soul of the profession and we not only worked together but, established a great friendship that continues until today.

Pierre and I also share a multicultural heritage. The love for the countries of our birth is equaled by the affection we have for the lands where we grew up and developed our lives and careers. We see the world as a single community and so it's possible to love many lands just as you love your mother and father with the same intensity and without contradictions!

Pierre has had an important impact on the risk management profession and on behalf of the many risk managers who have worked and learned a lot from him and the many associations that he has integrated, I can only say thank you very much Pierre for everything you've done. We owe a great debt of gratitude for your committed, passionate leadership.

Jorge Luzzi

*RCG - Risk Consulting Group
President*

“ WHEN PIERRE SONIGO was Secretary General of the Federation of European Risk Management Associations (FERMA), he brought his experience, knowledge and passion to support the growth and the development of the risk management profession in all sectors of the industry. He also strengthened the positioning of FERMA at the EU level and ensured the sustainability of the operations in Brussels. His sense of diplomacy was invaluable when transitioning ideas and plans into actions both at board and member level. It was a privilege to work with him during his time.

Florence Bindelle

*EuropeanIssuers
Secretary General*



We, therefore, came up with an innovative solution: to create an independent medical council of the top neurologists and doctors from France, Italy, Germany, the UK and the US who specialised in the field. The council was brought together twice a year to share information and research findings and advise us on the state of the art of these very touchy subjects. The information was then shared with the media, under the council's responsibility, recognising it was a frequent topic they wrote about. We started a good communication process to deal with journalists, we gave them the data and arranged for them to meet the medical council and, suddenly, the level of awareness of the risks of aluminium increased.”

Our conversation briefly turns to another big passion for Pierre - the risks associated with nanotechnologies. He believes there is a need to consider the benefits because the costs are enormous. With global competition from countries such as China driving down these costs and the impact this has on jobs in other countries is just one area that needs to be carefully considered in terms of ERM.

As Pierre was starting to thrive in his new role with new areas of risk to learn about, a proposed merger of the three largest aluminium manufacturers was muted. The aim was to combine the might of Alcan, Alusuisse and Pechiney into one huge conglomerate. However, things did not go to plan as Pierre vividly recalls. “I still remember the president of Pechiney had gathered together 2,000 of the main directors from across the group to explain all of the benefits of a merger. He started to address the gathering when someone presented him with a piece of paper. What that piece of paper told him was that the competition authorities in Brussels would not allow the deal to proceed.” With the management structure of the proposed conglomerate already decided, Pierre was to become the combined group’s head of risk management based in Montreal. He had already begun the process of finding a home so when the deal was stopped it curtailed all his plans. But things were about to become even more complicated when Alcan mounted a hostile takeover bid for both Alusuisse and Pechiney. As he was still part of the management team of Pechiney, in charge of security and surety, he found himself at the heart of defending the

company from the hostile bid. “It was like a war; like a military campaign. And I got exposed to a different type of risk”. As our talk turns to matters of industrial espionage, I am sure Pierre takes a furtive look around his apartment. Surely, he’s not still concerned about being listened in on. I’m assured that it is more of a finely-honed instinct, the result of an intense period immersed in sweeping offices for bugs, regularly changing mobile phones and ensuring valuable corporate data was kept safe. I wonder if this is all good training to assume the role of the next James Bond. Pierre maintains an enigmatic silence!

If spying wasn’t enough Pierre also learnt another important lesson about the effect of mergers and acquisitions, namely how it can change people even those who were once close work colleagues. “I learned that the personality of people is very important and that you can be betrayed by your own people.”

Pierre was now 60 and working for Alcan. He was living in Paris and with his risk management responsibilities taken over by the company’s HQ in Montreal he was preparing to retire. After a couple of years working as a consultant he left, and the next part of his life journey began.

The price to pay and achieving the right balance

Today’s businesses are very tuned in to the importance of enabling a work/life balance for their employees. But that wasn’t the case for a lot of the time Pierre was in business and when we discuss how his own drive, commitment and ambition has impacted on his family he is frank about the effect on his family life and particularly the relationship with his two sons. “You know what, I have

not been a good father. I give too much to my work. I was travelling a lot, giving time to the associations, preparing speeches, having meetings. There is no doubt your family life has to suffer. Now my sons tell me ‘you never went with us to soccer games, you were always out, you were always playing golf with other people.’ That was hard for my sons, but I think that now they are fathers themselves, they perhaps are more forgiving.”

He recalls his *annus horribilis* in 1995, when he and his wife divorced and his time at Marsh came to an unexpected end. But he is philosophical about this time. “There are big lessons in life that you have to learn when something like that happens. How can you go through life without any problems? If you can come to terms with divorce and losing your job in the same year and yet recover and move forward, I believe, you’ll become a better person.”

Pierre now spends his time between his life in Paris and his home in Florida which he believes gives him the best of two worlds.

“I love Florida. I live in a small city in the centre of the state on the Atlantic coast, I’m on the beach, play golf and the weather is great. When I’m there I’m far from everything but I’m close to nature, very close to nature, I see dolphins, I see manatees and pelicans, so for me it’s a very, very nice retreat. Of course, I come back to Paris to see my family, and I enjoy the life in a big city with so many things to do. When I’m in Florida, I don’t want to go back to Paris, but when I’m in Paris I say, ‘well you are lucky to be in Paris’”

Pierre clearly loves his sons and is proud of what they have achieved and the men they have become, and he embraces the roles he is now able to play in their lives. “I have been lucky as both have good family lives and careers. One is an engineer working for Air France and one is an eye surgeon. They are two different characters. The older one (the engineer) talks to me about his business, his job and the things that he sees in his company. I can help him and give him some advice. The other is stronger minded and it is more difficult for me to assist him. He’s like any surgeon, they are very confident and have a lot of self-belief. My role is to calm him down and tell him that he is human after all.”

When we talk about his new role, as a grandfather to six grandchildren, four girls and two boys, Pierre's eyes light up and he clearly relishes it. "I've not been a very good father, so maybe now I should be a good grandfather. I think that with grandchildren, you have a lot you can transmit to them. I try to spend as much time as I can with them; talking, taking them to the movies and the theatre. I sometimes take them on vacation to my home in Florida."

Life beyond risk management – personal growth

"At one point, you have to say ok I have other interests in life, it is time to stop." So, with these words from Pierre we turn our attention to the what is driving him today and it turns out that it is 'driving' in more than one sense of the word!

Being a risk taker is sometimes considered as an irresponsible thing to be. But it's not just a matter of whether you are acting irresponsibly or taking unnecessary risks; there is a world of opportunity that can open up if you are willing to embrace new things or step outside of your comfort zone. Pierre is very much this kind of risk taker. "I could have remained as risk manager at Saint-Gobain until I retired, but I wanted to take risks of my own, to try new things, to be adventurous - I like adventure. Even if I had to pay the price, it's a price worth paying!"

This is probably how his love affair with motorcycles developed. He admits it is a passion that he came to later in life rather than as a young man.

He talks about his first experience of motorcycles while he was on his national service. But it wasn't actually riding them. "When I was a lieutenant in the Paris fire brigade, I was given responsibility for issuing driving permits to the young

conscripts who were learning to drive.” Pierre lets slip that he never passed a motorcycle test. “I filled out a form, put my name on it and gave myself all the permits so, when I left, I had a motorcycle permit.”

I am pleased to report that he has made good on this slight transgression many years later when he bought his first motorcycle. He recalls going to the motorcycle dealer and having to get the salesperson to explain how it worked. “He asked me if I had ever been on a motorcycle and I said ‘no’. He then queried if I had a licence and I of course was able to say yes, I had. He then showed me how to start the bike and told me to be careful. I rode out of the showroom and at the first turn fell off! “I said to myself, ‘Pierre, that’s not safe’. So, I went and took lessons. They said, ‘so you’re here to get your licence’. I had to explain that I already had that, I was here to learn how to do it!”

Pierre is the proud owner of a Harley Davidson in Florida and a BMW in Europe and is keen to stress his love of motorcycles is not an adrenalin-fuelled hobby. It is actually about being yourself, being with friends and sharing beautiful experiences and places. “I think it gives you a sense of freedom. Even in Paris, riding a motorcycle is completely different because you see the monuments, you feel the fresh air.” But he has also travelled to many different countries around the world. He fondly remembers a visit to South Africa when he covered 300 to 500 kilometres a day over two weeks with fellow enthusiasts on an organised tour. He is currently planning a trip following the river Danube – 4000 kilometres in two weeks.

The world of the biker is one that creates a level playing field. It doesn’t matter who you are or what you do, you are a biker first and foremost. Pierre explains: “I like going to big biker meetings. There they don’t know who you are. You are not a risk manager, you are not somebody who lives in Paris, you are just one of the bikers. I love that you can be a different personality and just share the joy of owning a motorcycle.”

At the pinnacle of the ‘biker experience’ is probably the Sturgis Motorcycle Rally, the biggest meeting of bikers in the world, held each year in South Dakota in the

United States, and Pierre is a proud participant. “The Sturgis attracts over 500,000 bikers and you get to ride your bike on beautiful roads in amazing countryside including visiting Mount Rushmore. It’s a week-long event so is a complete change of environment. I love biking!”

Inevitable, as we talk about motorbikes, the question of risk comes up. The commonly held view of those outside the biking fraternity is it’s dangerous and something to be avoided. In response, Pierre provides some real insight into his own attitude and philosophy on risk and risk management. “It’s only when you are dead that you don’t have risk! In everyday life risks must be taken and there is always risk management analysis to be done, for everything, we learn that in our job. A risk manager cannot prevent people from taking risks, but rather help them take more calculated risks. As importantly, a company or an individual that does not take risks, cannot succeed.”

Enriching the mind and the value of sharing knowledge

Like myself, Pierre is a strong advocate for sharing knowledge and experience both in life and business and sees mutual benefits for the teacher and the pupil. “You only grow, if you let other people grow. I’ve done a lot of teaching in schools and colleges. This also helps you in formalising your own ideas. The more you give, the more you gain, I think. I’ll always believe. Sharing information is so important and I have not hesitated in taking information from other people and applying it. You cannot have all the good ideas yourself. You have to get the good ideas from other people and see if it can work for you, adapt them, and put them in place.”

There is no doubt that Pierre has achieved a significant amount in a career defined by the development of the profession and the knowledge and expertise he has brought to bear through his drive and determination for improvement. So, what is driving him, what is his motivation now?

“I want to grow in wisdom. People think that I am wise. I don’t feel that, I say to myself maybe you are not so wise, maybe you can be better, improve yourself so you get to know yourself better.”

Because of his strong academic and career background in science, maths and engineering, Pierre feels he has missed out on, what he describes as, the joy and enlightenment of immersing oneself in philosophy and history. Today this is an important focus of his life.

“I want to learn for myself, I love to learn and grow in areas where I didn’t have time before to study, have time to read. Right now, I am more interested into getting my spirituality higher and to study more philosophy.” That includes reading and gaining an understanding of the older Greek philosophers. As the Roman poet, Ovid said “You can get tired of all things except to understand.”

History is also an area of interest. “Without a good knowledge of history, it’s difficult to understand what’s going on because people don’t change. You repeat the same mistakes, if you don’t know what happened, and why. Of course, it also explains where we come from and how we have arrived at the point we are today. That is why I’m now more into that.”

He is still full of a passion to gain and improve his wisdom and knowledge. He takes various courses, constantly trying to learn more. This drive for self-improvement and betterment is an important part of his commitment to share what he learns with others. “With the finitude of life and the fact we are only here for a certain amount of years, it is important to take that with a certain philosophy and wisdom and also, later, to prepare yourself for what is to come.”

“ AS PRESIDENT OF BELRIM, the Belgian risk management association, I met Pierre in the early 1990s. He was already passionate about and committed to risk management and so we were able to exchange views on different risk management topics. I always appreciated the intellectual discussions as well as the more social talks we had more often out of work.

When I became president of FERMA I was really very pleased to have Pierre as Secretary General at my side. Together we built the evolution of the European federation into a more global organisation with a lot of contacts internationally. Pierre was really an important contributor to this goal, being very committed to risk management and a very good communicator. He was very active at a European level with focus on the European environmental directive and Solvency II and contributed a lot to important FERMA position papers.

Together we participated in a lot of conferences where Pierre always focused on meeting and talking with people and colleagues. We always looked for new evolutions in risk management to discuss and evaluate, but next to the serious part of the conference we always appreciated the pleasant evenings and social meetings which added to the value of the discussions we had.

Marie Dequae

FERMA

Former President

“ WHEN I FIRST HEARD about Pierre Sonigo, he was referred to as a visionary and a very demanding - and tough - risk manager.

Pierre was somehow disrupting the French and the European landscape by affirming the relevance of loss prevention as a key function. He was obsessed with continuous training and development, with the art of selling the “savoir faire”, both internally and to Insurance companies and the broad external stakeholder community. I have directly experienced his professionalism, genuine willingness to help the profession to move on and grow its relevance and, more importantly, the trust of one of the best known and respected professionals in the industry.

Pierre is a man of beliefs for whom personal respect is more important than anything else. He is a man who is curious, inspirational, interested in others and.... a bit stubborn especially if you choose to talk about his preferred topics such as environmental issues. Ever since, whenever we meet, we have a great time. Thank you, Pierre, for your friendship and trust!

Paolo Ribotta

Generali Employee Benefits & Generali

Global Health

CEO

“I have made many mistakes; I am not perfect. Good things and bad things happen. Not everything in life is good so you have to work and correct the bad things.”

He also talks passionately about the importance of openness and justice and friendship. “Life has become so difficult, and business life even more so, people are so stressed and burnout. I still think it’s very important to help others, to be present when others need you.”

“To have good friends with whom you can share your ideas, your problems and feelings is important, and it makes you feel good.”

Pierre continues to enjoy a full and busy life with many things left to see and do. “I love life. I don’t think I will ever get bored, or anything like that. I’ve been lucky also that I’ve had a good health, that is very important, and if this continues, life has so much to offer.”

Over his career he has visited many countries across the globe. But not for him was the typical business trip with the triangle of airport, hotel, office. “I never did that, when I travelled on business, I always took time to stay longer in the country to see more. I still like to travel and enjoy seeing new things.”

While Pierre has first-hand experience of political change in several countries it has never spurred him to get into politics himself. “I don’t like what’s happening in certain countries, I don’t like what’s happening even in France sometimes, so I try to understand the politics behind events.”

Should we fear for the future of risk management?

In an ever-changing world, the future of risk management is in the spotlight. From the need to identify and understand the implications of new and emerging risks to the vast amounts of data available to business, how must risk managers evolve to keep pace and remain relevant?

The age-old adage that nothing is new under the sun may apply to the risk management professional, but things are changing. The future of risk management remains an important concern of Pierre's as he sees the profession and the role of the risk manager under pressure. He believes that while risk management continues to be important, it is becoming more technical with the responsibilities spread around different people, instead of being concentrated on a few people and the freedoms once afforded to risk managers in the larger firms are no more. He even feels the profession is losing a lot of its glamour. With the greater levels of knowledge and awareness around risk management and it being embedded into companies. In the face of this democratisation, it is harder for risk managers.

This is why the need to establish the culture of risk in companies is now so important. And this one area where risk managers could develop a role in developing, delivering and maintaining the risk culture. But according to Pierre, the challenge to really being able to influence culture comes from the position the risk manager holds in business which he feels is diminishing. "Where we were in the top management, the risk manager is now reporting to a treasurer or a head of purchasing."

Pierre believes risk managers need to understand and adopt new techniques to protect their roles. Inevitably, technology has a role to play. Where in the past there was access to a small number of pieces of basic information, today's risk

managers now have thousands and the ability to look at years of experience on almost anything and use models to be able to make predictions on outcomes and impacts. The challenge is what is the best way to use that data? That requires a very specific skill for risk managers to master and decide what's the right data and how to use it. Pierre feels that this wealth of data is making it harder for risk managers. "While the risks are fundamentally the same, the technology which needs to be applied is very different, so risk managers need to rely on more specialists and consultants. Risk managers today cannot be an expert in everything, they have to know how to get expertise and find the right people to help the business discuss and internalise risk. As new risks evolve this becomes harder."

We are also experiencing a time where the traditional idea of the risk manager preventing surprises is being kicked into touch from the actions of company directors and officers, diversity and inclusion, and race, religious, gender and sexual discrimination. Pierre singles out cyber risk as a significant challenge to risk managers and the insurance industry. He is sceptical that the insurers and brokers will be able to respond to the challenge of cyber risk anytime soon, their ability to really quantify and define the risks exactly and put a probability to it requires the industry to master the risk in different way, in another way other than insurance.

So, I must know, would a young Pierre Sonigo today still go in for a career in risk management? I am hearted to hear him answer with an emphatic, yes! It is an area where there remain things to discover and learn and the fact there is unlikely to be a solution to preventing all risks in business anytime soon! But also, for Pierre it is the fact that risk remains an enigma. "All my life I have been fighting with what a good definition of risk would be and still I do not know. Can you imagine, after almost 50 years I still cannot fully define risk or what is risk against fatality - how much can we and cannot control the future?"

Inspiring an inspiration

In presenting Pierre with his lifetime achievement award at the 2013 Global Risk Awards, Richard Anderson the Institute of Risk Management chairman said: “The lifetime achievement award is considered by a panel made up of IRM past chairmen. We were unanimous in our decision to make this award to Pierre, whose commitment to the risk management community has been inspirational to us all.”

But who has inspired Pierre? “During the early stages of my career as a risk manager I was inspired by many great figures of the time. I was avid to learn more about this new art/science from a theoretical point of view and so was reading articles and books by Felix Klomann. Felix was a professor and consultant who was a pioneer in describing new concepts, tools and implementation guidelines. I had the privilege to meet with him a few times.”

Other academics who inspired Pierre included George Head of the Insurance Institute of North America and Hugh Rosenbaum a consultant at Towers Perrin. “Through our exchanges both were influential in helping me with innovations in the field.”

He is also keen to highlight innovative risk managers who have helped to shape his professional work and experience. “I owe a lot to Douglas Barlow, the Canadian Risk Manager of Massey-Fergusson, who first introduced the concept of Total Cost of Risk and Gustav Hamilton, Risk Manager of Sweden’s Statsforetag, who developed the Risk Management Circle. I used both tools extensively in promoting risk management during my time at Pechiney and Saint-Gobain as well as when I was giving lectures at international conferences, management schools and universities.”

Colleagues in the US, which Pierre describes as the cradle of risk management in the late 1970’s and early 1980’s, have also been an influence. As a member of the

exclusive M200 club of some of the most influential International risk managers, he has been lucky to have spent time with leading risk management executives such as Chuck Armstrong of Xerox and Bill Mathers of Gillette.

Pierre has been instrumental in shaping the French risk management community and his vision for achieving this was helped in no small way by the legendary Ron Judd who served as executive director of RIMS for 22 years and his assistant Rita Epstein. Finally, Pierre cites Francois Jaeger, one of the founders of GACI and Director of Insurance at Pechiney as another of his role models.

For many, Pierre Sonigo is a risk management legend; a passionate supporter of our profession with a drive to encourage continual education and learning to ensure it remains relevant and responds to the needs of today's global businesses. I am not only able to join that group but am also privileged to be able to call him a friend. Our time together has been an education, an enlightenment and a great joy. To be able to share stories and get to hear about the things that have shaped and continue to shape Pierre, is time I will savour.

Pierre Sonigo



Pierre was born in Algeria in 1945 and spent his early years in the French colony with his parents and two siblings. During the Algerian war of independence, he moved to Paris where he completed his schooling and studied engineering before completing his national service in the Paris fire brigade, so beginning his close affiliation with fire prevention.

Pierre Sonigo's 50 year career in the risk and insurance industries began when he joined Factory Mutual Insurance Company (FM Global) in the late 1960s. After more than a decade with the insurer in the US and Europe, he joined major aluminium conglomerate Pechiney becoming its first risk manager. In 1988 he became Director of Risk Management & Insurance at leading construction material manufacturer, Saint-Gobain. Following a period with Marsh France as Managing Director of Risk Management, he returned to Pechiney taking on the role of Vice-President of Environment, Health, Safety, Risk Management. He was appointed Secretary General of the Federation of European Risk Management Associations (FERMA) in 2006 and served in the role for a decade.

Pierre has played a pivotal role in the establishment and development of key risk management associations in France and Europe. He is a past President of Groupement des Assurés du Commerce et de l'Industrie (GACI) and a founder, Vice-President and Board Member of AMRAE, the French risk management association. As well as his 10-year term as FERMA's Secretary General, he served as the Federation's Vice-President and a Board Member.

His commitment to continual personal development and learning saw him become the first French risk manager to receive the Insurance Institute of America Associate Risk Management designation and he remains the only European risk manager to achieve a RIMS-Certified Risk Management Professional certification. He is a fellow of the Institute of Risk Management and an alumni of the Centre des Hautes Etudes de l'Assurance. He holds an engineering degree from Ecole des Mines de Nancy and a Master in Economics from Université Paris Nanterre.

His contribution to the risk management profession has been recognised with a number of industry awards. In 1999, he was named European Risk Manager of the year by Strategic Risk magazine and in 2012 they made him the recipient of a special award in for his outstanding contribution to the risk management profession. The following year he received the Institute of Risk Management's prestigious lifetime achievement award at its inaugural global risk awards.

Today, Pierre shares his time between his grandchildren and his other love, motorcycles, and between his homes in Paris and Florida.

Jorge Luzzi



Jorge Luzzi, global president of RCG Powered by Herco, began his career in the insurance market with Marsh, and risk management with Ciba Geigy. In 1988 he joined Pirelli and, in 2005, became the group Global Risk Management Director, staying until 2013.

Jorge Luzzi's track record shows a sustained contribution toward the development of new skills in risk management, as skill development is key to grow the profession at a global scale.

His involvement with sectorial associations began in Brazil, where he led the Brazilian and South-American Risk Management Associations. He also presided over IFRIMA – International Federation of Risk and Insurance Management Associations; and, between October 2011 and October 2013, FERMA – Federation of European Risk Management Associations.

Among the awards he has collected, a few stand out: a São Paulo congressional honour award for his contribution to the development of Risk Management in Brazil, the RIMS Goodell Award for Lifetime Achievement 2002 in Risk Management and the Alarys Award for Outstanding Achievement in Risk Management.

Jorge Luzzi holds a degree in Administration from the University of Belgrano, a BA from ECEA, a postgraduate diploma from Saint Gallen and is a fellow at the *Academia Nacional de Seguros e Previdência* (National Academy for Insurance and Welfare). He completed specialization courses at Mapfre and the Milan Polytechnic.

Recently, he was elected chairman of Apogeris, the Portuguese Association of Risk Management.





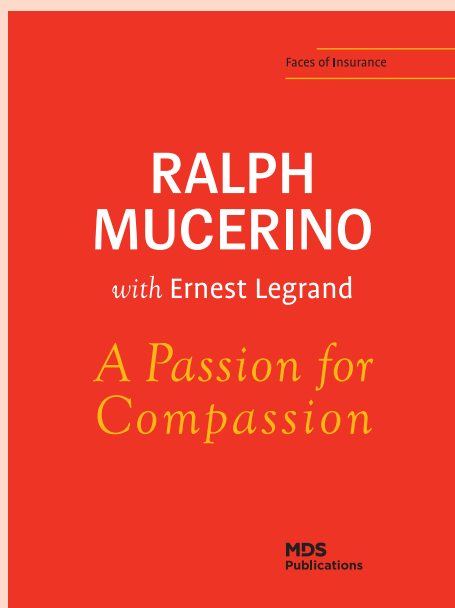
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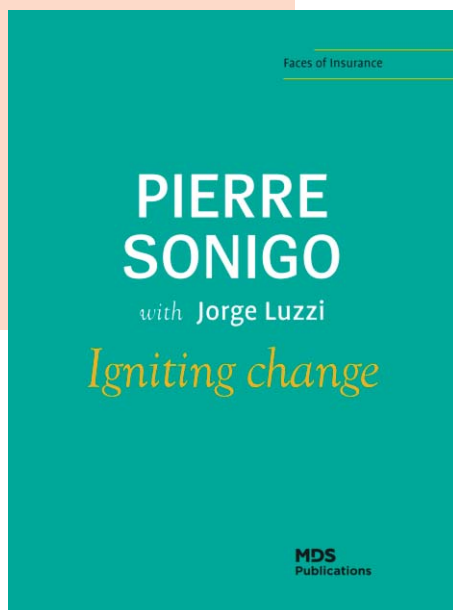
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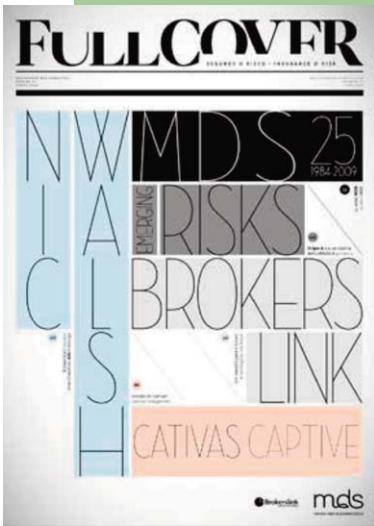
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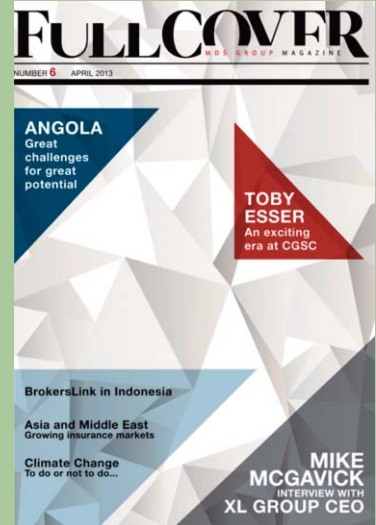
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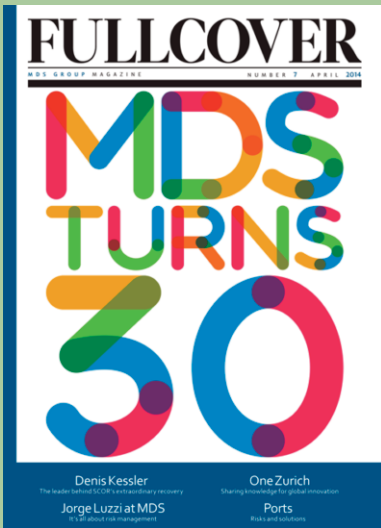
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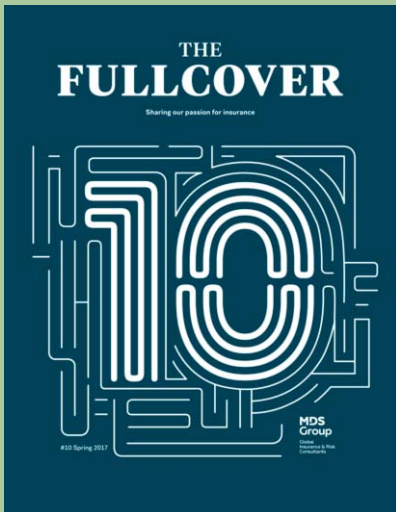
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#12
English Version

MDS Group **Faces of Insurance** collection provides a behind the scenes look into the lives of some of the most influential figures in global insurance and risk whose invaluable insight, experiences and wisdom are a real inspiration to us all.

In the third book in our collection, Jorge Luzzi opens a window on the fascinating life of **Pierre Sonigo**. For many Pierre is a risk management legend; a passionate supporter of the profession with a drive for continual education and development to ensure it remains relevant and responds to the needs of today's global businesses. But for Jorge there is an added dimension, he is privileged to be able to call Pierre a friend.

We learn about how his life has been shaped by fire and exposure to risk from a young age. He shares some of the lessons garnered from his early life in colonial Algeria at a time of revolution, through his time in the Paris fire brigade saving lives and property, to his determination to fight the establishment and bring much-needed change to the French risk management and insurance communities.

