



## **Annual General Assembly Minutes 23 May 2014**

### **ITEM 1 - Opening Remarks and Administrative Announcements.**

1. The Chairman welcomed all present, especially the guests, Mr. Rik Loeckx, Chief Civilian Personnel and Mr Marco Controtti the Chairman of the SHAPE Civilian Staff Association (SCSA). He said that Mrs. Elke de Cauwer from Allianz Worldwide Care (AWC) would join the meeting in the afternoon. A list of attendees is at Annex A. The Chairman thanked Mr. Mike Walraf for his contribution of pens and notebooks.

### **ITEM 2 - Approval of the Agenda**

2. The agenda was approved. The Chairman announced that there would be an additional item not announced on the agenda, which would be the formation of the Quorum and would be dealt with later in the meeting. Some agenda items were rearranged to follow the availability of the presenters.

### **ITEM 3 – Approval of the Minutes**

3. The minutes of the 2013 meeting were approved without change.

### **ITEM 4 – Address by our Patron MGEN Fernando Alejandro (SPA A) (Deputy Chief of Staff Resources).**

4. MGEN Fernando Alejandro addressed the meeting and stated that he was pleased to be with the retirees at the meeting, even though other pressing issues necessarily limited the time that he could spend with the ANARCP AGA. He assured the meeting that the ANARCP members' successors were working hard. He stressed the respect and esteem with which the retirees were held and that he hoped to spend more time with the AGA in 2015.

### **ITEM 5 - Presentation by Mr Loeckx.**

5. Mr Loeckx gave his presentation, which is included at Annex B. His presentation included an update on recent changes to the NATO Command Structure, including the manpower situation, combining and streamlining agencies and some possible impacts on NATO Civilian retirees. In reply to questions Mr Loeckx gave the following responses:

- a. The budget for the new buildings at SHAPE was approved in June 2013. This investment amounts to 129 million EUR.
- b. In response to a question on definite versus indefinite contracts, Mr Loeckx indicated that all SHAPE contracts are now initially definite duration up to five years, after that time an indefinite contract may be awarded. However the NCI Agency following different rules issue only short definite duration contracts to a maximum of 10 years.

## **ITEM 6 - ANARCP Issues:**

6. **Chairman's Report.** The Chairman gave his report, which is at Annex C. He indicated that there are currently 1102 members. 53 new members had joined since the last meeting and 16 members had sadly died. The Chairman expressed his condolences. He announced that a new ANARCP E mail address had been set up, which was: [anarcp1980@gmail.com](mailto:anarcp1980@gmail.com). He stated that the Secretary's personal E mail address was [laurie.daykin@gmail.com](mailto:laurie.daykin@gmail.com).

7. Relations with SCSA. Mr Marco Controtti, the Chairman of the SCSA gave a briefing, which is at Annex D. In response to questions, he gave the following answers:

- a. The organisation aims to economise and to that end aims to reduce costs.
- b. There would be annual leave changes and annual leave could now only be carried forward as far as April of the following year.
- c. He outlined the proposal made by some nations with regard to Tax Adjustment. This would see a reduction from 50% to 15% over a number of years. The ultimate aim would be to abandon it completely. This is still only a proposal in is being discussed at the coordinated level.
- d. There would, in future, be a single spine salary structure for active staff.
- e. In Belgium there would be major changes with regard to tax free privileges for those working for the NCI Agency. Privileges would be retained for those starting their employment up to 1 March 2014. After that date, new employees would not be granted privileges.
- f. Mr Bülling asked whether active staff were aware of the rule changes with regard to AWC. Currently once a member has served twenty five years and is aged sixty five they are exempt payment to towards to the insurance scheme. Newly retired staff may lose this privilege. Mr Controtti was unsure whether active staff had been informed. Mr Bülling stated that the Medical Claim Fund (MCF) needed to be stabilised. One method would be to increase the number of people paying into the fund. Whilst new retirees maybe will continue contributing to the fund, vested interests must be safeguarded. This would be discussed at an extraordinary meeting of Confederation of NATO Retired Staff Associations on 28 May 2014. This would also be discussed at the Joint Consultative Board (JCB) on 4 Jul 2014. The Chairman stated that at the current rate outgoings from the fund would exceed income by 2021 and the fund would be depleted by 2041.
- g. Mr Neitzel commented that during the recent AAPOCAD meeting in Paris it had been announced that some privileges would be reduced for active staff. He was unsure whether this would be retroactive. Mr Controtti stated that he was unsure on this issue.
- h. Mr Aktuglu asked about the progress of the revision of SHAPE Directive 50-9, which covered the support given to the staff associations, both serving and retired, by the local headquarters. Mr Controtti stated that he was not following this revision. Mr Bülling stated that SD 50-1 would incorporate SD 50-9 and the SHAPE staff were aiming to have this approved in the autumn of 2014.

8. **Proxies.** The Secretary commented on the state of the proxy and indicated that 367 total votes were required to form a quorum. In fact the total votes was approximately 100 short, despite the ANARCP NatReps' efforts. Therefore, a vote to consider approval of the new Bye-Laws could not be taken. The Chairman stated that the Executive Committee had met the previous day and had agreed to place an additional item on the agenda which was a motion to reduce the Quorum to an absolute number which was proposed as 100. This motion was seconded by Mr. Franzreb and approved with 54 votes in favour and 3 against, with no abstentions. The motion to reduce the Quorum with immediate effect to an absolute number of 100 of the members present and the proxies was therefore approved by the AGA.

#### **ITEM 7 - Approval of the redrafted Bye-Laws**

9. The Chairman stated that due to the lack of Quorum under the current Bye-Laws, the revised Bye-laws could not be voted upon at the meeting. However, suing the newly approved decision of the AGA, the Bye-Laws would be resubmitted at the next AGA meeting in 2015. However, he also indicated that the draft Bye-laws would be revisited to see if any additional changes were required. The revised draft Bye-Laws would be disseminated to members in the December bulletin.

#### **ITEM 8 - Report on the Confederation of NATO Retired Civilian Staff Associations (CNRCSA).**

10. The Chairman stated that unfortunately, the Chairman of the CNRCSA could not attend the ANARCP AGA. However, the recent CNRCSA Newsletter, previously provided by email to ANARCP members, provided all relevant, useful and practical information. The CNRCSA newsletter is again attached to these minutes for ANARCP members without email. The Chairman highlighted the following points:

- a. Proof of payment of medical bills should be retained by the insured for two years, in the case that AWC ask for it.
- b. When a legal civil partnership is formed this must be registered in the country of residence to obtain all relevant benefits.
- c. All ANARCP national representatives, except the FRA NatRep were appointed as regional representatives to the CNRCSA. The chairman will address this abnormality at the meeting of the CNRCSA to be held on 28 June.

#### **ITEM 9 – NatReps' Reports**

11. The NatReps' reports were provided and these are at Annex E.

#### **ITEM 10 - AWC Presentation**

11. Mrs Elke de Cauwer gave a briefing on AWC matters which was well received. Her briefing is at Annex F. She said that "we just want to give an excellent service". She gave a number of statistics showing the excellence of the service provided by AWC. She answered questions as follows:

- a. **Relationship with the AWC staff in Dublin.** She indicated that when the Brussels office was overloaded or after hours then the Dublin office staff would answer a call and that they were fully briefed on medical insurance matters of all insured members.

b. **AWC Cards in Turkish with Toll Free Number.** Mrs Elke de Cauwer acknowledged that the toll free number for Turkey shown on the card was incorrect. AWC would provide new cards for Turkish members which would include the correct toll free number. Mr Atilla Aktuglu thanked the AWC representative for this progress. His thanks were underlined by the Chairman.

c. **Dependent Children.** She thought that dependent children are covered by up to the age of 25. However, this was a NATO decision, not an AWC decision.

d. **Proof of Payment.** Mrs de Cauwer stated that whilst receipts for medical payments made in cash with the words 'reçu' or 'par acquit' would normally be honoured, even for sums over 2000 EUR for dental and 500 EUR for optician payments, AWC reserved the right to ask for proof of payments in all cases. She indicated that fraud was a significant issue and that the detection of fraud was in the interests of all members. This was reiterated by Mr. Bülling, who indicated that members should cooperate with AWC in this regard. He also suggested that should a fraud be repeated then medical insurance cover should be withdrawn. Further infraction should be dealt with by legal proceedings. A policy is needed for this.

e. **Insurance from Other Sources.** Where, for example, travel insurance had been taken out, this travel insurance is to be considered the 'Primary Insurance' and claims made through that insurer and AWC be used to claim the remainder. However, where travel insurance is included as part of a larger insurance package, for example 'All Risks', AWC will be considered as the Primary Insurer for medical claims

f. **Medical Nursing Home.** Mrs de Cauwer stated that 'Care Home' reimbursement is not covered by AWC. However, where the primary aim of the home is medical nursing then this may be covered by AWC. Old age care, such as assistance in dressing, is not covered by AWC. The care home must have a medical staff present on a daily, regular basis.

g. **Preventative Medical Reimbursement.** Certain preventative scans, such as colonoscopy, reimbursement are covered by AWC if prescribed by a doctor

h **Report by Mr Bülling**

12. Mr Falko Bülling gave the briefing provided at Annex G.

### **ITEM 11 - Treasurer's Report**

13. Mr Jean Delor presented his Treasurer's Report and the draft budget for the forthcoming year. The report had previously been circulated with the calling notice for the meeting. Mr Delor indicated that the Association was in good financial condition. The current amount in the bank is 100,000 EUR. The Chairman reiterated that it was essential that members' E-Mail addresses were current and correct in order to reduce postage. The Chairman thanked Mr Delor for an excellent job and for his continued support. His report is at Annex H.

### **ITEM 12 – Elections**

14. The Chairman stated that Mr Bülling and Mr Delor were subject to re-election to the Executive Committee. However, no other candidates were forthcoming and as they were prepared to continue to serve the ANARCP, elections were unnecessary. Mr Bülling and Mr Delor were therefore proclaimed members of the Executive Committee for a further 3 Years

### **ITEM 13 - Any Other Business**

15. The Chairman stated that he wished to AGA to consider a motion to dispense with Life Membership. This would not be retroactive but would affect all who would have been considered as Life Members. The motion to discontinue future Life membership was seconded by the Secretary and approved unanimously by a show of hands. The Chairman stated that he encouraged, wherever possible, current Life Members to make a voluntary contribution of 15 EUR per year, as for regular members. This assisted the organisation in establishing the longevity of the Association.

16. The Chairman stated that the plenary meeting on 22 May 2014 had addressed the issue of the out of date website content and that action would be taken to address this. He asked all to send a list of proposed website content to the new E mail address: [anarcp1980@gmail.com](mailto:anarcp1980@gmail.com).

### **ITEM 14 - Next Meeting**

17. The next meeting of the AGA will take place on Friday 22 May 2015. A Plenary Meeting will precede it and will take place on Thursday 21 May 2015.

Signed

Peter Ludford  
Chairman

**30 June 14**

### **Annexes:**

- A. Attendees.
- B. Presentation by Mr Loeckx, Chief of Civilian Personnel
- C. Chairman's Report
- D. Presentation by Mr Marco Controtti, the Chairman of the SCSA
- E. NatReps' Reports
- F. AWC Presentation
- G. Briefing by Mr Bülling
- H. Treasurer's Report

### **Attachment:**

CNRCSA Newsletter

**Attendance AGA – Friday 23 May 2014**

AKTUĞLU	Atilla
AMUNDSSEN	Else-Marie
ARZENI	Vincenzo
BATSTRA	Jelle
BÜLLING	Falko
CANTRILL	Mike
DAYKIN	Laurie
DE WINTER	Claude
DELOR	Jean
DEREDE	Nadine
DOBRANI	Doris
DRAELANTS	Joseph
EGRIBOZLU	Ayhan
EITKEN	Jan
FALLA	Jean
FLABAT	Roland
FRANZREB	Gunter
FREEMAN	John
FUSSHOELLER	Robert
GIELENS	Theodor
GOSSELAIN (DRISCART)	Paulette
GREGOIRE	Bill
GUIDETTI	Olivier
GUNGOR	Ismet
HAMMARGREN	Torstein
HANART	Rolande
JENSEN	Lis
JOHNSON	Christine
LEFEBVRE	Alain
LUDFORD	Peter
MAGGI	Monique
MANOCHA	Satish

	Douglas
MINET	Michel
MOELLER	Joergen
MURA	Camilla
NEITZEL	Roger
OBRIEN	Sigi
PAUWELS	Gwen
RAIT	Denis
RICHENDOLLER	Alex
ROBERTSON	Graham
RO TSAERT	Michel
RUTTEN	Hessel
SINDONI	Don
TIBERGHEIN	Godelieve
VANDERWAL	Jean
VELTRI	Franco
WALLACE	John
WALRAF	Marcel Mike
WALSCHAERTS	Robert
WARNIEZ	Michel
WOODCOCK	David
LAMPE	Jurgen
DUVIVIER	Rosemarie
CLERBOIS	Jean-Pierre
VAN RIESSEN	Joyce
JOACHIM	Klaus
<b>Guests</b>	
CONTROTTI	Marco
LOECKX	Rik
DE CAUWER (AWC)	Elke

## Presentation by Mr Loeckx, Chief of Civilian Personnel

**ANARCP – AGM – SHAPE – 2014.05.23**

**Presentation to the**

**ANARCP**

**AGM**

SHAPE  
23 May 2014

Rik Loeckx  
SHAPE Civilian Human Resources Manager (CHRM) – J1

SHAPE-CHRM: ANARCP May 2014

**Items**

- NATO Command Structure (NCS)
- NAEW and AGS
- New SHAPE HQ
- Host Nation Support (HNS) Policy & Standards
- Items not covered
- Questions ?

SHAPE-CHRM: ANARCP May 2014

**NATO Command Structure (NCS) :**

- Transition date: 1 December 2012
- Impact on NICs fully implemented/absorbed
- MIL posts fill rate only 85%  
+ SHAPE 95% , - DACCC 69%
- AMIS (ACO/ACT Mission Identification System)
- ACO Optimisation Program (AOP)

SHAPE-CHRM: ANARCP May 2014

**SHAPE Structure**  
as of 1 Jan 2014

TOTAL 966

SHAPE-CHRM: ANARCP May 2014

**Items**

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- **NAEW and AGS**
- New SHAPE HQ
- Host Nation Support (HNS) Policy & Standards
- Items not covered
- Questions ?

SHAPE-CHRM: ANARCP May 2014

**NAEW & AGS**  
(MOU Orgs)

- NATO Airborne Early Warning (NAEW)
  - PE 1.400 (vs 2.163 now Component & FC)
  - NAEW&C FC -> Geilenkirchen, DEU
  - 14 aircraft (vs 17 now)
  - ISPE approval : November 2014
  - Civilian Reorganisation System (CRS) for NICs
  - T-day : July 2015
- Air Ground Surveillance (AGS)
  - PE 600 (22 NICs)
  - Main Operating Base (MOB) in Sigonella, Sicily
  - ISPE approval : June / July 2014
  - ESPE approval : November 2014

SHAPE-CHRM: ANARCP May 2014

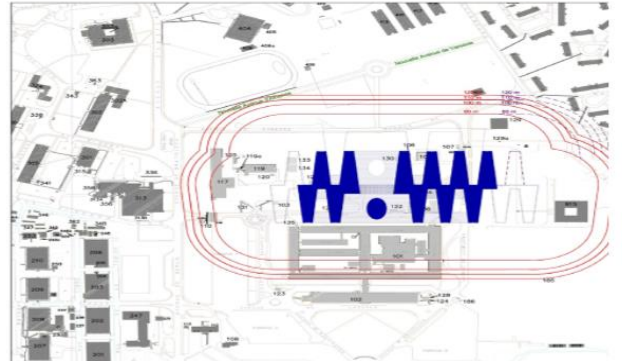


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SHAPE-CHRM: ANARCP May 2014

**New SHAPE HQ**



SHAPE-CHRM: ANARCP May 2014

**New SHAPE HQ**

Capita Selecta

- Approved in June 2013
- Combined with new NCIA HQ Mons
- 129.000.000 euro
- Finished December 2018 (NCIA Dec. 2017)

SHAPE-CHRM: ANARCP May 2014

**Items**

- NATO Command Structure (NCS)
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- **Host Nation Support (HNS) Policy & Standards**
- Items not covered
- Questions ?

SHAPE-CHRM: ANARCP May 2014

**HNS Policy and Standards**

- HNs was to take over Base Support in Mil HQ as of 1 January 2014 (principle agreed in Feb. 2011)
- Budget Committee approved Business Plan in December 2013
- SHAPE continues to provide Base Support functions (Belgium reimburses 'fare share')
- Transition period (5 year ?)
- Similar Business Plans for all other ACO HQs



SHAPE-CHRM: ANARCP May 2014

**Items**

- NATO Command Structure (NCS)
- NAEW and AGS
- New SHAPE HQ
- Host Nation Support (HNS) Policy & Standards
- **Items not covered**
- Questions ?



SHAPE-CHRM: ANARCP May 2014



 **Items not covered** 

- NCIA (Reorganisation, P&I, Leave Days, Recruitment...)
- Single Spine / Performance Mgt & Step Increments
- NCPR Changes, Allowances
- Retirees Medical Claim Form
- JCB mtg 4 April 2014
- ...

SHAPE-CHRM: ANARCP May 2014 13

 **Items** 

- NATO Command Structure (NCS)
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- Host Nation Support (HNS) Policy & Standards
- Items not covered
- **Questions ?**

SHAPE-CHRM: ANARCP May 2014 14

### **Chairman's Report 2013-2014**

As of today we have 1,102 active members; 38 more than last year

I am extremely disappointed that we did not reach a quorum at this meeting, a quorum being 30% of the membership, attendees plus proxies, and we still need to have the new bye laws agreed. I am very disappointed that majority of the membership cannot be bothered to send an email or a letter to the committee or their NatReps giving their support or other wise to the agenda items. More on that later. On the point of apathy amongst the members: This year again no members put his or her name forward for election; does no one care or are we doing such a good job?

Laurie Daykin has been doing stirring work as the secretary and has taken a lot off my hands in the administration side of things. Please note, as you present will realise, that Laurie is a man. He has received many "Dear Madam" letters but he has taken it well. Laurie has established a greater presence in the SHAPE HQ and is often in our office. He also has set up and email address for himself: [laurance.daykin@shape.nato.int](mailto:laurance.daykin@shape.nato.int) and a Gmail account for the ANARCP: [ANARCP1980@gmail.com](mailto:ANARCP1980@gmail.com). Please always inform us of any change in email

Jean Vanderwal, who I appointed as the Belgian NatRep at the last meeting, has also been very active and I thank him for all the work he has done in the past year. He has also found himself a deputy in the form of Mrs. Christine Johnson and I take great pleasure of appointing her as the Deputy Belgian NatRep.

There still some problems with the translation of the bulletins into French. There is still a time delay between the availability of the English version and the French. This is no way meant as a criticism of the work being done by our volunteer translators; Mike Cantrill and Serge Hennequart. However, to alleviate some of the problem in the future I will send English versions to all members with email addresses and send the French version when it is available. I cannot justify to SHAPE the cost of sending English copies by post and the French soon after. We have already had a problem with the office at SHAPE responsible for posting the bulletin but we hope to have that sorted out before we need to send out the next bulletin.

The confederation is now preparing a periodic newsletter. I have sent either French or English versions to all those with email addresses but I afraid that those with no email will have to wait until the next ANARCP bulletin with the minutes of this meeting.









In previous years the chairmen have expressed their disappointment that there is little or no contact with the SCSA. I can now say that some progress has been made in this area and Jean Vanderwal has been attending the committee meetings of the SCSA. And I am pleased that Marco Controtti, chairman of the SCSA, is here today.


Many people, me included, have been surprised with the lack of support that is offered by SHAPE to those retiring. One of our mew members on seeing the situation has raised the problem and we have taken it in hand and we already have some positive progress. This is a complicated business there are numerous combinations of actions and the guidance given can change with the current laws and rules. I will keep you informed of any developments

although it may be of little interest to those of you already retired after some years. It may be that other commands need to look into this and give support to the retiring staff member.


I will close by giving my thanks to Laurie Daykin and Jean Delor for their support in the past year.

## Presentation by Mr Marco Controtti, the Chairman of the SCSA

 <p>SHAPE Civilian Staff Association Association du Personnel Civil du SHAPE</p> <p><b>WELCOME</b> to the <b>ANARCP</b> General Assembly Presentation by Marco Controtti Chairperson, SCSA</p> <p>23 May 2014</p> 	 <p>SHAPE Civilian Staff Association Association du Personnel Civil du SHAPE</p> <p><b>AGENDA</b></p> <ul style="list-style-type: none"> <li>• Opening Remarks</li> <li>• RMCF</li> <li>• Performance and Step Increments</li> <li>• Protection for Staff Members on Committees</li> <li>• NCPRs</li> <li>• Allowances</li> <li>• Single Spine</li> <li>• Recruitment</li> <li>• Joint Consultative Board</li> <li>• NCIA:             <ul style="list-style-type: none"> <li>• Reorganisation</li> <li>• Privileges and Immunities</li> <li>• Days of Leave</li> </ul> </li> </ul> 
 <p>SHAPE Civilian Staff Association Association du Personnel Civil du SHAPE</p> <p><b>Retirees Medical Claim Fund (RMCF)</b></p> <ul style="list-style-type: none"> <li>• As of March 2014 the number of retirees is greater than the number of active staff</li> <li>• The fund will no longer be viable after 2020</li> <li>• A number of options have been put forward to ensure its survivability</li> <li>• One of the options is to ask the retirees to contribute</li> <li>• A suggestion has been made to delete the 65/25 rule from the NCPR</li> </ul> <p>3</p>	 <p>SHAPE Civilian Staff Association Association du Personnel Civil du SHAPE</p> <p><b>Performance and Step Increments</b></p> <ul style="list-style-type: none"> <li>• Proposal to tie the step increment to performance of the individual</li> <li>• The DPRC considers that staff performing to an average or poor level of performance should not receive a step increment</li> <li>• The meaning of 'excellent', 'average', 'poor' vary from Nation to Nation as is the understanding of the percentage of individuals in each category</li> <li>• A step increase would be awarded if the individual's professional objectives have been met</li> <li>• The way ahead would be the introduction of a hybrid model which recognizes Excellence, Competence and Experience and ensures that the 10% under-performing staff are enrolled into a Performance Improvement Plan</li> </ul> <p>4</p>
 <p>SHAPE Civilian Staff Association Association du Personnel Civil du SHAPE</p> <p><b>Protection for Staff Members Serving on Committees</b></p> <ul style="list-style-type: none"> <li>• Allow reasonable time for Committee members</li> <li>• Proposal that members of Staff Committees be protected from retaliation as within the NATO member status</li> <li>• Any Committee member should be protected for up to 3 years after serving his term</li> <li>• The proposal was not met favourably at the JCB</li> </ul>	 <p>SHAPE Civilian Staff Association Association du Personnel Civil du SHAPE</p> <p><b>NCPR</b></p> <ul style="list-style-type: none"> <li>• Proposal have been made to change the following:             <ul style="list-style-type: none"> <li>• Administrative Tribunal (ex Appeals Board)                 <ul style="list-style-type: none"> <li>• Temporary personnel</li> </ul> </li> <li>• Performance Management and step increases                 <ul style="list-style-type: none"> <li>• Harassment, Discrimination and Bullying                     <ul style="list-style-type: none"> <li>• Tele-working</li> </ul> </li> <li>• DCPS Tax Adjustment</li> <li>• Annual Leave</li> </ul> </li> </ul> </li> </ul>




SHAPE Civilian Staff Association  
Association du Personnel Civil du SHAPE




### Allowances

- Rent Allowance
- Other family related allowances
- Tax adjustment

7




SHAPE Civilian Staff Association  
Association du Personnel Civil du SHAPE




### Single Spine

- NATO is pursuing work on a new salary structure
- Other co-ordinated organisations are not in favour of this
- If this initiative goes ahead, the relevant JCB Working Group should be reactivated
- The CNCSC should be involved

8




SHAPE Civilian Staff Association  
Association du Personnel Civil du SHAPE




### Recruitment

- Number of Boards for 2014:

25



SHAPE Civilian Staff Association  
Association du Personnel Civil du SHAPE



### Joint Consultative Board (JCB)

- Consultation process reactivated on 4 April 2014
- Many of the previous subjects were discussed
- Greek solidarity tax
- Travel payment for non ACO committee members
- AWACS force reform – concerns about staff losing their jobs



SHAPE Civilian Staff Association  
Association du Personnel Civil du SHAPE



### **NCIA**

- Reorganisation
- Privileges and Immunities
- Days of Leave

11



**REPORT BY THE BEL NATREP**

We currently have 220 members, 25 from Canada USA., it is realized that collecting dues is a problem, due to excessive cost for transfer.

Quick communication to members is facilitated by e-mail use, we have 155 e-mail addresses or 70%. But for 30% of our members, we have to use postal service.

As stated before, I am attending local SCSA meeting as an observer, in order to share and information on problem common to actives members and retirees.

I proposed lately a social event common to actives and retirees we are still working on it, I am open to any suggestion.

The majority of problems reported to me are related to AWC, Allianz.

One example, a couple is experiencing recurring issues with their claims, a report was sent to Allianz, thank you to Falko for supporting the request, Allianz recognized the fact and apologized about it, promising improvement of the services, situation got even worst after.

The point is, some of our members do not have the capability or energy to verify and challenge Allianz settlements.

I will discuss other issues with Falko and AWC rep, I do not want to expose personal cases here.

Another is the proof of payment, in Belgium, if someone writes "Pour acquit" on an invoice, it means "Paid", this is challenged by Allianz.

Some of our members do not have a Personal Computer or PC access. No 'On-line banking', difficulties in providing photocopies.... This should also be acknowledged and accepted by Allianz.

Thank you for your attention.

Jean Vanderwal  
National Rep BEL

If you never received electronic mail from your National Rep, but have a email address, please provide it to [jean.vdwal@gmail.com](mailto:jean.vdwal@gmail.com)

**REPORT BY THE DEU NATREP**  
**ANARCP General Assembly 23. May 2014**

Ladies and Gentlemen,

I am the German National representative of AAPOCAD / ANARCP / ARO / ARNS with a total of more than 300 people belonging to either one or (in most cases) several of the above mentioned organizations. I am in touch with most of them through an established e-mail distribution system, which because of its size, is broken into two address groups, of which my deputy, Mr. John Chalmers, handles the other one. (He also takes care of all English speaking members).

I do still experience a number of difficulties which our members have with Allianz Worldwide Care (AWC). The latest problem is the request from AWC to provide “proof of payment” for amounts which some times go into the thousands of Euros. I know of a member who had to prefinance a dental bill of 14.000 € over several weeks....Who has such sums readily available?

I do not need to go into further details because we will receive a briefing from AWC later and I will raise the point there.

The main point of concern is again the taxation of our “pensions”. Whenever I start talking about this subject I receive comments from the audience “Please..... do not explain the difference between “Rente” and “Pension” again...” I will, therefore, not bore you with it again. Suffices to say that we believe our “pensions” should be taxed in a different way. It is also worth mentioning that it is not so much the money which makes us complaining but the feeling that our arguments are not heard and we are not treated fairly. I have filed a new case on my own and all our Colleagues in Germany are informed and will be kept abreast.

Finally, I would like to announce that we plan a meeting of the “German Community” at the Geilenkirchen Air Base in due course. I will pass the date to you as soon as it is confirmed.

This concludes my briefing. I will be happy to answer questions...

Roger Neitzel

## REPORT BY THE DNK NATREP

2013 has not been very eventful in Denmark.

We are still fighting the tax authorities, one person is going alone, and a small group of us lead by Bjarne Zimling is trying slightly different to see, if we can win one of the cases, so that could open up for the other one. Nothing has happened in over one year, one has to be ever so patient.

In August we had our yearly lunch/meeting, and 20 people attended, - fine, as there are only 23 of us totally. In Denmark, there are supposed to be 37 NATO retirees, but we do not know them, and there is no way we can get the names. The number we have from the tax people.

Unfortunately again this year we lost one of our members, Mrs. Anne Hansen, she was one of our youngest members. Although she had moved far away from the Karup area, apx. 10 members were present at her funeral.

We have gained 2 new members, namely Gert Thorsen, former CPO, and Benny Lindgaard, who retired from Heidelberg.

Personally I have had great trouble having my latest travel to the October meeting refunded. In January I had all the miscellaneous expenses, hotel and per diem paid into my bank account. When I asked what about my air fare, I was told that a clerk had forgotten, so on 30<sup>th</sup> April less than half of the fare, I had paid, was paid into my account, because all of a sudden – out of the blue – SHAPE has decided how much the air fare is from Denmark, and that is what I get, if I insist on buying my own ticket instead of letting the SHAPE travel office do it for me, which I let them do for this meeting, and the price was exactly the same, as the one they would not refund. They say it is because I booked so late, so I let my travel agent run through all Thursday to Friday departures until end of October, and the price is the same every time. But it is very new to me that SHAPE wants to book tickets for us, and also that there is a limit to what they will refund, never mind what I have paid. But this is fine with me, then I do not have to wait 5-6 months to get the refund. They suggest I file an official complaint – that is just too much!!!!

## REPORT BY THE ITA NATREP

Since the last ANARCP Executive meeting, the Italians Associated to ANARCP met to have a debrief meeting at my return from the Executive, a social lunch for Christmas and a pre brief meeting before the general assembly.

In March this year, for the first time in Italy, we had a meeting, in Rome, among the representatives from the CSAs in Italy and the AAPOCAD and ANARCP Associations.

The main items for discussion are, as usual, AWC, pension adjustment, pension taxation, the newly AIFN (Associazione Italiana dei Funzionari NATO), NATO Administrative Tribunal and Social.

We would like to push the two Confederations towards actions to better defend our rights.

1. AWC- We are having difficulties in complying with the AWC request "proof of payment". Normally, for small payments of 2-3 hundred Euro, we pay cash to the doctors, and we receive a bill signed. There is no possibility to have a proof of payment except the bill signed. Even for, p e, dental treatments normally the payment is pro rata, and it is difficult, even impossible, to have a proof of payment, except, I repeat, the doctor's bill. We ask our Confederation AWC Rep to look into the problem.

2. Pension Adjustment- For the second time in Italy we have had a negative adjustment. According to our (Dr Cardi) analysis, it seems that the OCSE survey in Italy considers mainly the house rent, which had a negative increase during the last years. Our objective will be to have an Italian NATO Serving Staff present to the survey. This subject is dealt at the AAPOCAD Association by Dr Cardi.

3. Pension Taxation- As we all know, the taxation is an old problem for all of us. In different Nations, there are different solutions. In Spain, a retired OCSE staff obtained a favourable solution from the Supreme Court; in Portugal, the government allows the initial ten years of exemption from national taxation to a NATO retired dependent who decides to take his or her residence in Portugal; in Holland, we heard the special agreement that can be set; in Turkey, they are exempt from taxation; in Italy, almost all the NATO former employees, have a case with the National tax Office. All of them, according to the local Agenzia delle Entrate, have a different verdict. But no solution! In fact, either the NATO former employee or the Agenzia delle Entrate, accordingly, appeal to the second level and even to the Supreme Court. In Italy, there are two cases at the Supreme Court, one due to a NATO former employee and the other due to the Agenzia delle Entrate. After four years, the cases are still pending.

It is useless to say, but I will refer anyway to the Secretaries General documents, CCG/Y(7 3)29, CCG/W(7 3)30 and CCG/W(7 3)32, where they

"stressed that it was essential that pensions should be governed by the same tax arrangements as the salaries of serving staff." In spite of the Committee's 94<sup>th</sup> report, approved, in principle, by the Councils of all the Coordinated Organizations and the recommendation of the Secretaries, the NATO Council adopts the Tax Adjustment solution, which is the reason of all our Italians problems.

In fact, the Italian Agenzia delle Entrate in their " Risoluzione 285/E dated 16 December 2009", answering to a question placed to them by the

*" Inter-Organisations Study Section on Salaries and Prices (IOS)"* ,

declared that the Emolument paid by NATO to the NATO former employees are taxable due to art 42 of the Pension Scheme, approved with the Resolution 77/11 of the Committee of Ministers of the Europe Council.

This is false and the IOS never rectified the Italian Agenzia delle Entrate.

*We know that at the co-ordination session of 6-8 February 2013, the Belgian CCR delegate presented a joint proposal by the Belgian and French CCR delegations for the gradual abolishment of the tax adjustment for pensioners in the co-ordinated Pension Scheme.*

More Nations are favourable to this proposal which is under evaluation.

This is the occasion to stress the point, affirmed since the beginning by the 94<sup>th</sup> Report and by the Secretaries that the so called Pension is nothing else that a “ DEFERRED SALARY ”.

I call you, Mr Chairman, to stress this point to the CNRCSA and make all the effort, together with the Confederation of the serving staff, to cut out the confusion caused by Art 42 of the Pension Scheme and, once forever, be declared that the Emolument, received by the NATO former employees are “ DEFERRED SALARY “ and not subject to taxation due to art 42 of the Pension Scheme.

#### Guarantee of Pension Rights

The 94<sup>th</sup> Report declares:

It is clearly essential that, once a pension scheme has been set up in the Organizations, the pensions should be paid regularly to those concerned, whatever events may occur which might affect the Organization to which they belong. In document CCG/W(73)32, the Secretaries General stressed the importance which their staff attach to obtaining guarantees in this respect.

Not only it is necessary for the governments to undertake that, if they should leave an Organisation, they will continue to finance its pensions to the extent of the share for which they are liable but it would no doubt also be desirable to decide on the terms and conditions on which pensions would continue to be paid in case an Organisation should be radically transformed or even cease to function.

This subject has been left aside by the CCG in defining the Pension Scheme Regulations.

Art 40.3 of the Pension Scheme says that in the event of a merger, reconstitution or other transformation or in the event of dissolution of the Organization, the Council or any ad hoc body set up, shall take the necessary measures to ensure uninterrupted payment of the Pension Scheme benefits.

This statement is unclear because do not oblige the Nations to define, since now, who will pay the benefit to those belonging to the Pension Scheme.

I call you, Mr Chairman, to stress this point to the CNRCSA and make all the effort, together with the Confederation of the serving staff, to look at this issue and try to find a solution.

4. AIFN- This association is an Italian Legal Subject, built up to defend the Italian rights in the Italian and European Parliament. Our NATO Serving Staff are having difficulties in obtaining the signature of an agreement between NATO and Italy on the Transferring of Pension Rights. Two different petitions, to the European Parliament, and one, to the Italian Parliament, are on their way. Dr Cardi (AAPOCAD) and Mr De Gennaro (Naples CSA) are those dealing with.

5. NATO Administrative Tribunal- The scope of this action, through a possible petition to the European Parliament, will be the identification of another status of litigation above the NATO Administrative Tribunal. Dr Cardi, together with the AAPOCAD, is looking in this matter.

After the meeting I knew that the petition has been presented by On Elvira Mazzoni to Mrs. Catherine Ashton, EU High Representative for Foreign Affairs.

6. Social-A Christmas lunch was organized last year and a trip to Rome, to visit the Pope, and ask him for a taxation saving grace(!?), will be organized in the near future.

Report from the National Representative for The Netherlands



## **REPORT BY THE NLD NATREP**

ANARCP-NL currently has 308 members that retired from military headquarters. We also are the contact point for 22 retirees from ARO.

### Taxation on NATO pensions

Last year, ANARCP granted financial support to hiring legal expertise to question taxation of NATO pensions in the Dutch system. The lawyer that was hired is considered as one of the leading experts in taxation issues. He was involved as Advocaat Generaal in the High Court case of a UN retiree fighting issues on taxation of UN pensions in The Netherlands.

Our expert had a series of discussions with the tax authorities on handling the taxation on pensions from international organizations. The tax authorities refused to accept to go to court in a general test case as they argued that individual differences were too important. Everybody wishing to go to court should do this on an individual basis. Moreover, the expert considered that due to change of legislation, two cases should be brought to court rather than one. It was expected that after going to court an appeal would eventually be followed by an appeal to the Dutch High Court. Due to the cost involved and the very long time that this would take, the contact with the lawyer we put to a hold.

At the end of the year, unexpectedly, retirees that had made an official complaint to taxation on their pensions, received a compromise offer from the Tax Authorities, similar to the one that retirees from the European Patent Office had received.

The compromise basically recognized that (part of) the pension is double taxed : normally pension premiums in the Dutch tax system are exempt from taxation, as the pension will be taxed. In the coordinated pension system, the premium is calculated and paid from a net salary, where taxation has been taken into account. The consequence of this is that the pension is double taxed. In the offer from the tax office there are two options, either the premiums paid are settled with income tax on pensions, or 1/3 of the pension, representing the retiree's own contribution to the pension scheme, will not be taxed as income but as an asset. 2/3 of the pension will be taxed as income. If one would not accept the compromise, the original complaint would be normally processed, which would most certainly mean rejected.

This whole issue is very complicated and we organized two information meetings in January, one in The Hague and one in Brunssum, to provide additional information to help those concerned to make a decision. These two meetings were very well attended, by over 200 persons. We also received considerable number of questions, which were answered to our best knowledge. The actions undertaken were closely coordinated with the ESA pensioners organization in The Netherlands, as ESA pensioners have a status similar to NATO pensioners.

The pensioner organizations consider that the offer from the tax office is not fair, as not all elements are taken into account. Besides that, taking into account the complexity of the matter, for many retirees too short a time was given to take a decision. Last, but not least, the compromise is discriminative, as it only is offered to retirees with a retirement pension, not to retirees with an invalidity pension. It is also not yet known how pensioners who did not file a complaint or future pensioners will be affected.

Both NATO pensioners and ESA pensioners have contacted official channels in Dutch system to express their concern and to press for real discussions with the Dutch financial authorities on this matter.

The current status is, that many pensioners have filed a choice for a compromise, and are awaiting an individual screening of their conditions by the Dutch tax authorities. Some pensioners have rejected the compromise offers and are going to court.

#### Allianz Worldwide Care.

The process of claim handling has been running smoothly.

However in a number of cases, AWC is asking for patient and treatment information that normally is not shared with an insurer. Some of the pensioners have had difficulties in getting their cost reimbursed or were asked to advance bills were they normally should be processed via direct billing.

Some hospitals and health institutions were not familiar with AWC. We have asked AWC directly to contact these hospitals to facilitate direct billing.

Some questions that I received, mainly on hospitalization and rest homes, were sorted out in a dialogue with AWC.

We feel that in the case of Direct Billing, automatically copies of bills should be sent to retirees concerned. Improper billing can have an effect our premium.

#### Annual General Meeting in The Netherlands.

An Annual General meeting was organized on 28 March 2014 on the NCIA premises in The Hague to bring pensioners up to date. The Meeting was well attended by some 80 persons, and the items mentioned above were discussed in detail.

During this meeting AWC gave a presentation and was available for a question and answer session.

The meeting was followed by a social event, a luncheon in the NC3A Staff Restaurant, which was attended by 57 persons.

#### Contact with Associations of active staff

IOSA Meetings with IOSA (International Organisations Staff Associations) were attended. Issues discussed here(Requirements for International Schools, medical care, problems in terminating the existence of an International Organisation (ICTY), finding a house etc.) are mostly relevant to active staff.

Unfortunately, retirees from the other International Organisations did not attend these meetings.

We frequently have contact with both the NCIA Staff Association and NCIA administration.

#### Distribution of information

We have extensively used the option of distribution of information by e-mail. Especially , when on short notice information had to be distributed, this worked excellently. We will continue to use these possibilities.

NCI Agency management have indicated that they plan to continue the support to ANARCP-NL.

Jelle Batstra

National Representative ANARCP and ARO

22 May 2014

## **REPORT BY THE FRA NATREP**

Chairman, Mr President, dear Friends,

I am Günter Franzreb, a former member of ACE COMSEC/INFOSEC Command and I retired in 2004 after nearly 35 yrs of service to NATO.

This is my second year as the French National Representative since I took over the position from Christian Charnier.

I am pleased to inform you that I am still enjoying the “job” which is to represent the French Region’s interests at our organization which is ANARCP/APCROC.

Before I come to my brief report, I would like to thank the Chairman and the members of the Executive Committee for all the work they have done during the past year.

Congratulations to the secretary, Laurie Daykin, who is doing a great job after taking over from Monique Maggi only a year ago. You have settled in well, Laurie, and I have appreciated your cooperation and availability without fail during the past year.

Special thanks to you, Falko, for your tireless efforts for the benefit of the pensioners concerning Allianz World Wide Care. What an ungrateful task to have to sort out all kinds of reimbursement issues.

Now let's come to my report proper, the briefness of which you might appreciate.

The French Region is sailing along in smooth waters and no particular problems have been brought to my attention during the last year, even AWC does not seem to cause problems anymore, at least as far as I know.

There is just one issue which I would like to mention in case someone present can help. We and here I mean myself, the ANARCP Secretariat and indeed the NATO Pension Unit cannot trace Melle Odile (Peggy) BERTHO who retired from SHAPE many years ago to the lovely town of Nice in France. Until last year Emails and telephone calls were answered but now it is as if Peggy had disappeared from the face of the earth. If anyone has any info on Peggy, please let us know.

We encountered another case like this and it took the secretary of ANARCP and myself many phone calls to trace this retired member eventually. These incidents highlight the absolute necessity of informing the secretary/NAT REP of any changes to your personal details such as change of address/Email address/Tel Number etc.

The payment of contributions is well established now and, as in 2013, I had to cash one cheque only.

A Regional Meeting is planned for 17 and 18 September this year, again in Fleurance dans le Gers like 4 years ago.

So far 15 participants have subscribed and a few more members have indicated their intention to come and will let me know closer to the date.

To conclude my presentation, here are the details of the retirees in the French Region:

There are: 37 members in total of which 20 are life members.

## **REPORT BY THE TUR NATREP**

Good afternoon. Hope the past year was a good one for everyone. I regret to inform you that we have lost several members during last year: Mrs. Meral Ukus and Mr. Tayyar Unluer were deceased and Mrs. Neslisah Aytug declined to renew her membership bringing down the number of our members to 60. However, we also had several new members, Namely, Mrs. Leyla Unluer; Mr. Bayram Kol and Mr. Ihsan Karakoyun elevating our membership to 63 again. ANARCP Turkiye held its AGM on 17 April attended by 17 members and 13 proxies from those who could not come. What was noteworthy was that during the meeting, except for one member's contentment with AWC operations, Rest of the discussion was about AWC problems. Our relations with the new HQ land command's Command Group have been limited to a visit with the support group commander, a Turkish Colonel, who was very congenial . Up to now, our attempts at trying to secure an appointment with the Chief of Staff failed. Despite our constant attempts at trying to secure a NATO internet connection, our request has been turned down. The reasoning given was that "you are not NATO personnel and not part of the land command organization therefore we cannot create an account for you."

Our two social get-togethers conducted last in February and August were participated by quite a few and enjoyed by all. This concludes my report. Are there any questions?

## **REPORT BY THE GBR NATREP**

There are now 114 members of ANARCP who are part of the UK chapter, including those that live in Cyprus, Spain, and Portugal. We do not have email addresses for 17 members. Sadly, Mr Roy French and Mr Clive Montague have died recently. Although he was not a member of ANARCP, Mr Alec Fisher an ex-Shapian also passed away this month. His widow has expressed an interest in joining the Association.

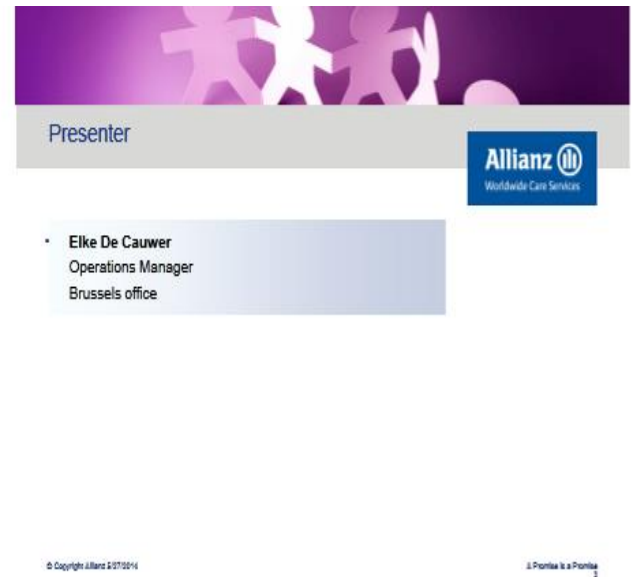
Inevitably, there have been a few individual problems with claims from Allianz Word-wide Care, but in general the standard of service has improved significantly, and the initial teething problems have been resolved.

In response to my recent newsletter, issued to all UK chapter members, I have received the authority to represent 12 members with their proxy votes at the Annual General Assembly. This initiative was taken mainly to be able to form a quorum and to enable the revised Bye-Laws to be approved.

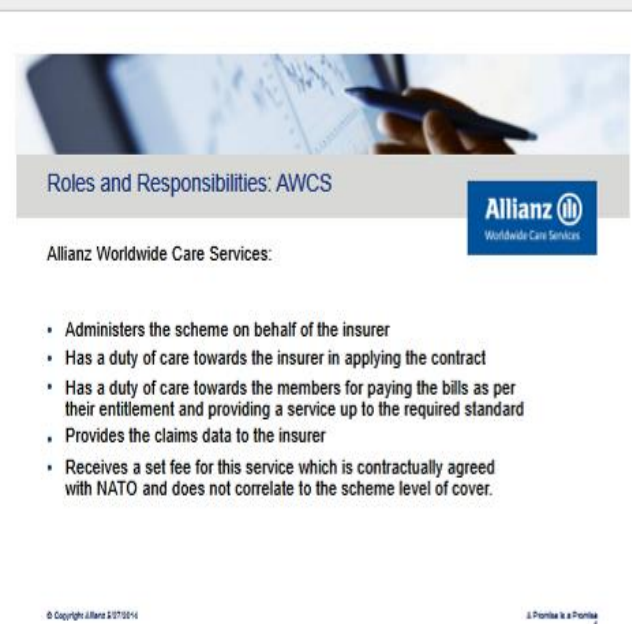
SD MANOCHA  
UKNATREP to ANARCP

18 May 14

## AWC Presentation



2





## Roles and Responsibilities: Allianz France



Allianz France:

- Is the insurer and takes on the risk of the scheme
- Provides the relevant funds to pay the claims
- Agrees the terms of the contract and fixes the premium for the risk taken
- Calculates the renewal terms of the premium based on the consumption of the scheme.
- The calculation is strictly contractual and detailed in the contract art. 26

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Allianz is a PwC member

## Statistics



• Here are some stats focusing on 2013 that we would like to share with you

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## Statistics



Total number of members	23,472
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## Statistics continued



### • Medical Services

Number of requests for GOP received	3,159
Number of e-mails received	17,449
Percentage of GOPs and e-mails responded to within service level	97.5 %

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Allianz is a PwC member

## Statistics Continued



### • Customer Queries to Helpline

Total number of calls received	21,827
Total number of calls answered	21,082
Percentage of calls answered within 30 sec	98.25 %
Abandonment rate	2.11 %
Total number of e-mails received	25,478
Percentage of e-mails replied to in 48 hours	99%

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## Statistics Continued



### • Claims

Claims received	109,205
Percentage Clear to Zero	98.4 %
Percentage of errors	1.74 %

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## Update on services put in place



### • Brussels office:

Currently 40 Employees including:

- Helpline
- Claims Officers
- Claims Administrators
- Medical Services
- Provider Services

• 23 nationalities with more than 20 languages spoken

• More user friendly claims form (two languages were split) currently available online

• Claims are processed in 2 business days

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## Update on services put in place continued



- Provider Network additions ~ 53 new agreements in 2013 across 4 countries
- Independent Medical Assessor Network more than 500 doctors across 12 countries
- Constantly reviewing our services (reduced burden on members regarding hospital admission)

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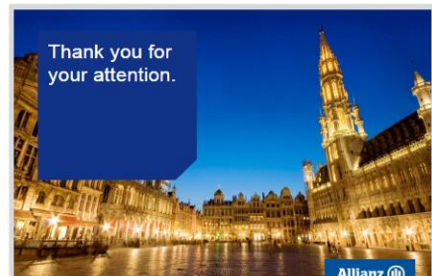
### Questions



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Thank you for your attention.



**BRIEFING BY MR BULLING**  
**Briefing ANARCP 22 and 23/05/2014**

My name is Falko Bülling. I am the chairman of the CNRCSA WG on Policy Insurance Matters. In addition to the CNRCSA newsletters, the EXCOM decided that, upon request, I should inform the members at the respective General Assemblies of the four Associations about the latest developments with respect to the NGIC and AWC and answer relevant questions.

I would have preferred to present you with more up-to-date information but, as in the past, most of the inputs of the Confederation have been ignored by NATO PSS for reasons unknown to us. However, there is hope. At the ARO GA on 10/05/2014, NATO Management was represented at A 6 level and promises were made to improve the relationship between the NATO Administration and the CNRCSA. As a first step, the setting up of a JCB-WG meeting on Medical Insurance Matters in due course was fully supported.

**NATO Benefit Guide.** May 2014 a new version of the NBG should be available on-line and a hard copy will be sent to the retired community as well. It is understood that the Table of Benefits remains unchanged. I hope the AWC Representative has a final date by now!?

**NGIC.** NATO PSS has retaken the lead on the NGIC which is currently rewritten with external support. It is understood that all remedial actions will be discussed with the CNRCSA and CNCSC and the new NGIC should be approved by the JCB during the second half of 2014. NATO PSS has indicated that the current Supplementary Insurance Scheme requires reconsideration by the CNCSC. It is their opinion that one single SIS with the same benefits for all would be more beneficial. I hope NATO PSS will elaborate on this issue at the next JCB-WG meeting.

**Bill Keeping.** NATO PSS and AWC have by tacit agreement changed the claim handling procedure. Without informing the insured community, they have decided that claim handling via internet should include automatically the keeping of original bills for two years - for post settlement auditing. We have made them aware that approximately 50% of the CNRCSA members are not accustomed to internet and/or unwilling to utilize it. Consequently, claim handling by postal service might be the solution as the keeping of bills would become a non-issue. At the ANARCP-NL General Assembly on 28/03/2014 the AWC Representative did officially confirmed this procedure for the first time. The CNRCSA is aware that such a procedure is required by the Belgian Social Security System which is the baseline of the NGIC but the way this procedure was introduced is regarded as an injudicious action.

**Proof of Payment.** AWC underlined the necessity that all original invoices must have been paid in full when claiming reimbursement. AWC strongly recommends that proof of payment is to be sent along with the claim immediately to avoid all sorts of delays of the claims in process. Especially dental invoices over € 2000, optical bills over € 500, hearing aids and orthopedic appliances, higher pharmacy prescriptions and/or doctors' bills require this proof of payment. The signature of the beneficiary on the invoices is no proof of payment! Furthermore, AWC reserves the right to ask for proof of payment at any time in case of doubt. At the ANARCP-NL General Assembly on 28/03/2014 the AWC Representative officially confirmed this procedure for the first time. The CNRCSA is aware that proof of payment is a requirement in accordance with the NGIC, however, does not understand the refusal by NATO PSS for a more flexible solution in some individual cases, like the following.

Outpatient invoices for high amounts. We have asked NATO PSS and AWC several times to discuss the issue concerning “out-patient invoices for high amounts” to find a realistic solution for both sides, unfortunately without success. As you just heard, AWC practices a different policy on “proof of payment” than VBI did. Consequently, each beneficiary has to pay the bill prior to forwarding it to AWC for reimbursement. We have seen cases in which the beneficiary had to pay over 10.000 EURO for dental treatment in advance to get reimbursed by AWC. High amounts also appear for hearing aids and spectacles. It is difficult to understand why NATO PSS and AWC ignore a valid request from the CNRCSA to find a solution which would not endanger any cost containment principles, nor endanger the stability of the scheme and which would not open the door for fraudulent actions. This lack of interest of PSS and AWC to solve a financing problem in some individual cases is unheard of in the long history of the NGIC.

Why is it not possible to accept these high invoices without prior payment by the beneficiary with the understanding that written proof of payment must be provided within a week after the AWC reimbursement has been received? It is my understanding that the EXCOM will address this issue with NATO Management for decision. Furthermore, I have been advised by the German Regional Delegate that approximately 50 members will send a complaint to the NATO SecGen by registered letter should NATO PSS and AWC be not willing to cooperate.

Bank charges. CNRCSA members have reported to have to pay bank charges for the AWC money transfers to their bank accounts. AWC explained that their finance department does not use the international SEPA transfer system but “another platform”. Nevertheless, AWC agreed that bank transfer fees are the responsibility of AWC and not of the insured recipient. AWC promised to look into the matter regretting any inconvenience. It seems that in the meantime this problem has been solved.

Home Care Insurance.

The EXCOM asked the CNRCSA WG to collect information from various insurers to determine whether contracting affordable home care insurance for retirees is a viable option today. Several years ago, to be precise in 2009, the

Insurers concluded that the group of retirees was too small and that the magnitude *of the* risk to be covered would require high premiums to be paid. This situation arose as active staff did not support the proposal and the NATO Nations did not agree to share the burden. Circumstances have changed and as of January 2014 some 6500 retirees and dependents could now be potential beneficiaries.

The WG has contacted three main Insurers guarantying worldwide cover, indicating certain parameters of cover and awaits their response in due course. It is understood that the CNRCSA will inform their members about a realistic proposal from the Insurers prior to any contracting actions. Do you wish to support such an action?

Fraud.

I have recommended to NATO PSS and AWC to include in the revised NBG a clear policy concerning the consequences in case of **proven fraud**. Not only should the money be returned but also restrictions should take place, e.g. a timely refusal of medical cover or pending about the seriousness of the imposture the loss of medical cover at all. There are many examples of such a policy at other health care systems. It is my opinion that this kind of beneficiaries must be aware of the consequences to discourage them from the beginning.

With a clear policy, made known public, NATO PSS and AWC could avoid a lot of frustration should the fraudulent beneficiary take legal actions.

Summary. The claim handling service of AWC has improved and the support system including helpline, client services and medical service is now better understood by the beneficiaries. However, one must realize that some “flexible interpretations” of the NGIC are no longer possible e.g. transportation costs, copy of hospital bills, and new insurance cards. Cost containment measures have priority in order to safeguard the existing benefits and keep the premium rates stable. Nevertheless, experience has shown that AWC is always prepared to help the beneficiaries in their endeavors for clarification. However, it must be realized that the final decision concerning the interpretation of the NGIC is made by NATO as the policy holder of the NGIC in line with the Belgian Social Security legislation and Allianz France, the main insurer.

**ANARCP TREASURER'S REPORT 2013.**

all amounts in Euro

**TOTAL ASSETS**

Per end 2012	102.261,18
Per end 2013	113.056,05

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+ 10.794,87

Increase of 10,56 per cent in one year (for the last 16 years, from 21.600 € to 113.056 € i.e. an average yearly increase of 5.716 €)

**INCOME*****SUBSCRIPTIONS***

In 2012	9.524,00
In 2013	17.033,62 (see comment below)

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+ 7.509,62

Note: this amount includes the automatic deducted fees for 2013 (6.409 €) received from the NATO Pension Unit in January 2013 and the fees for 2014 (7.275 €) received in December 2013. As of 31 December 2013 we had 1.088 active members.

***BANK INTERESTS***

In 2011	1.891,31 (interests + fidelity premium)
In 2012	2.042,47 (interests + fidelity premium)

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+ 151,16

Since the 1<sup>st</sup> of October 2013, the fidelity premium referring to the previous year investments is now paid on a quarterly basis. This explains the increases of 151,16 €.

**EXPENDITURES*****POSTAGE***

In 2012	296,33
In 2013	167,90

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+ 128,43

Many of our members do not have an e-mail. Postal mail remains the only mean of written communication.

***STATIONARY + ADP ALLOWANCE***

In 2012	1.071,99
In 2013	866,60

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- 205,39

Major items are ink cartridges for printers. Includes also a computer allocation for the members of the Exec. Committee (50.00 euro/year = 750 €)



**WEB SITE**

In 2012	147,56
In 2013	38,72
	-----
	- 108,84

The Web site is managed by the Dutch Representation.

**TRAVEL**

The travel expenses (including per diem) related to official attendance of meetings are controlled and paid by SHAPE and to a lesser extend by the Confederation.

Travel expenses for 2013: 5.305.32 €.

The amount shown under income (943,75 €) represents the reimbursement by the Confederation for missions undertaken by ANARCP staff on behalf of the Confederation. An amount of about 2.236,00 € is still to be received for 2013. This will bring the net amount paid to 2.125,57 €, i.e. an increase of 787,66 € in comparison with 2012 (1.337,91€) . The subsidies received by the Confederation will decrease in future and we can expect a higher contribution from ANARCP.

**HOSPITALITY / PRESENTS**

In 2012	54,10
In 2013	62,80
	-----
	+ 8,70

The cost centre "HOSPITALITY" covers costs for meals for some participants of Confederation and ANARCP EX. COMMITTEE meetings.

**LOCAL ACTIVITIES NAT.REP.**

In 2012	1.367,50
In 2013	802,00
	-----
	- 565.50

This covers minor costs for social purposes. For 2013, budget allocated was 5€ per member.

**ANNUAL GENERAL ASSEMBLY + EXECUTIVE COMITTEE**

	2007	2008	2009	2010	2011	2012	2013
Conference room	1.245,00	<b>STC</b>	720,00	323,85	263,6	348,25	394,55
Drinks + meals	240,00	15,00		1.248,80	1.200,65	1.159,25	1.395,45
Luncheon guests	177,30	90,00					
	-----	-----	-----	-----	-----	-----	-----
	1.662,30	105,00	720,00	1.572,65	1.464,30	1.507,50	1.790,00

**ANNUAL DINNER**

Menu	1.640,00	271,25	1.750,50	1.476,25	2.694,90	1.870,90	
1.655,60							
Contributions	1. 640.00		1.360,00	1.290,00	2.025,00	1.645,00	1.505,00
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Cost to ANARCP	00.00		390,50	186,25	669,99	225,90	150,60
Number of persons	41		39	43	45	49	43

As from 2010, lunch is offered to the members who attend the G.A.

**CONCLUSION**

Our financial situation remains very safe.

Mr Antony FOLDS(former SHAPE Auditor) has accepted to perform the audit of our accounts.