INSURANCE CONFERENCE · September 3rd 2026 · Grand hotel Union, Ljubljana

INSURED 360°

Will Policyholders Keep Their Trust?

PROGRAMME

8:00 Registration and Business Breakfast

9:00 Opening Address: **Gorazd Čibej**, LL. M., Managing Director of Insurance Supervision Agency
Peter Papež, State Secretary at the Ministry of Finance

9:20–10:10 Rules, Red Tape or Real Protection?

Conor Donaldson (25 min)
Head of Implementation at International Association of Insurance Supervision (IAIS)

The future of consumer-centric insurance, global best practices in consumer protection, and the role of trust, resilience and artificial intelligence in shaping regulation and the insurance sector of tomorrow. Cultural, regulatory and market-driven factors that shape consumer-focused insurance practices across different regions of the world.

Nic de Maesschalck (25 min)
Director General of BIPAR, the European Federation of Insurance Intermediaries

How European regulation shapes the relationship between insurers and policyholders: where it moves in the right direction, and where it creates bureaucratic barriers that push products away from customers. Does the green and digital transition truly benefit consumers, or mainly the industry?

10:10–11:10 Conversation with Regulators: A Dynamic World, Robust Rules

Moderator: Prof. em. **Karel Van Hulle**
KU Leuven and Goethe University Frankfurt

In a world of rapid change, marked by climate risks, technological breakthroughs and increasingly strict consumer protection rules, insurance supervision must also constantly adapt. In a discussion with regulators from different parts of the world, the moderator will explore how, in such a dynamic environment, to set clear and robust rules that truly protect policyholders without holding back the accessibility and development of insurance products.

Panelists:
- **Ricardo Lara**, California Insurance Commissioner, California Department of Insurance
- **Siham Ramli,** Vice Chair, IAIS Executive Committee (EMDE), Director of Communication and International Relations, ACAPS (Morocco)
- **Anamarija Staničić**, Deputy President of the Board of Hanfa
- **Conor Donaldson**, Head of Implementation at International Association of Insurance Supervision (IAIS)

11:10–11:50 Networking Break & Refreshments

11:50–12:10 Insurance and the Longevity Economy: How to Find Protection in the Era of 100-Year Lives

Kai-Uwe Schanz, PhD (20 min)
Senior Advisor at the Geneva Association

The Geneva Association study “Insurance and the Longevity Economy” shows that since 1900, life expectancy has doubled, but we spend far fewer years in good health and with sufficient financial security. This gap – together with the passivity of young adults, whose awareness of risks rarely translates into action – remains a major challenge for the insurance industry.

12:10–12:50 **Panel Discussion: Caring for the Future through the Eyes of the Young**

Moderator: Prof. em. **Karel Van Hulle**,
KU Leuven and Goethe University Frankfurt

Panelists:
- **Kristjan Pahor**, Director of the AmCham YOUng platform, Slovenia
- **David Žalec**, Entrepreneur, Managing Director of ADGY Collective d.o.o., and President of SBC Young, Slovenia
- **Elin Kos**, Miss Slovenia 2025/26, Economics Student

12:50–13:50 **Climate Risks and Natural Disasters – How Prepared are We?**

Dana Munnings-Gray (20 min)
Superintendent of Insurance at the Insurance Commission of The Bahamas

A global perspective on how a small, highly exposed country is responding to catastrophic natural disaster risks – including the creation of a regional risksharing mechanism (the Caribbean Catastrophe Risk Insurance Facility, CCRIF). How a supervisor can promote access to insurance among people who are aware of the risks but often cannot afford coverage.

Pawel Frankow (20 min)
Head of Analytics for CEE & Turkey at Guy Carpenter

Frankow will present the findings of a new earthquake model for the former Yugoslavia region, developed by Guy Carpenter. The model will enable a more accurate assessment of earthquake risk for countries in the region. He will explain how this affects pricing and the availability of earthquake insurance, as well as the implications for those who currently remain uninsured.

Matjaž Dolšek, PhD (20 min)
Full Professor of Civil and Environmental Engineering at the Faculty of Civil Engineering and Geodesy, University of Ljubljana

The Faculty of Civil and Geodetic Engineering conducted a seismic stress test for the Insurance Supervision Agency based on selected earthquake scenarios. The project aims to provide a professionally grounded assessment of exposure, vulnerability, and expected losses (in EUR) for the building stock affected by individual scenarios, using input data on building portfolios and accounting for both aleatoric and epistemic uncertainties.

13:50–14:20 **Fireside Chat with a Meteorologist: Understanding Red Alerts, Accessing Hazard Data, and the Future Frequency of Natural Disasters**

Brane Gregorčič
Meteorologist at the Slovenian Environment Agency (ARSO)
Moderator: **Tine Kračun**, Institute for Strategic Solutions

14:20–15:00 **Artificial Intelligence: Faithful Assistant or False Friend?**

Jaka Cepec, PhD (20 min)
Full Professor of Corporate and Civil Law, School of Economics and Business, University of Ljubljana

AI as a collaborator in everyday work: concrete use cases (translation, summarisation, data analysis) and critical limitations (outdated data, data protection, liability). The importance of good prompts and the difference between AI as a tool and AI as a substitute for human judgment.

Klaus Driever, PhD (20 min)
Chairman, InsurTech Hub Munich, Allianz

How will artificial intelligence shape the insurance industry, and what will the development of InsurTech bring? Dr. Driever, a long-standing expert in digital transformation and Chairman of InsurTech Hub Munich, will offer practical insight into how these changes are already taking concrete shape in the insurance industry.

15:00 Lunch and Networking

16:00 Guided Ljubljana Tour

17:00 Social event at Wine Bar Šuklje, Breg 10