

Central, Eastern Europe and Transcaucasia (CEET) Regional Seminar

Bridging the Gap: Resilience, Risk and Inclusion in Regional Insurance Markets

20 - 21 November 2025

Venue: Best Western Premier Hotel Slon, Slovenska cesta 34, 1000 Ljubljana, Slovenia

Day 1 - 20 November 2025

8:30-9:00	Welcome Coffee and Registration
9:00-9:10	Welcome Speech Gorazd Čibej, LL.M, Director of Insurance Supervision Agency (AZN) and Regional Coordinator of CEET Region
9:10-9:30	Opening Keynote Speech Crypto Currency as Global Challenge , Metka Sedej, Assistant Director and Head of Section for Supervision, Insurance Supervision Agency (AZN)
9:30 - 10:40	Session 1: Strengthening Consumer Protection in Insurance Markets Speakers: • Product Oversight and Governance in Practice: Supervisory Perspectives on Consumer Protection, Andreja Kovačič, MSc, Insurance Supervision Agency (AZN) • The Role of Intermediaries in Enhancing Consumer Protection and Market Resilience, Nic De Maesschalck, Director General of BIPAR, European Federation of Insurance Intermediaries • Corporate Governance and Consumer Protection, Sergej Simoniti, Branch Managing Director and Head of Adriatics at Coface • Fair Treatment of Consumers: IAIS Perspectives on Market Conduct, Natalija Dmitrović, Insurance Supervision Agency (AZN)
10:40-11:00	Coffee Break

11:00-11:45	Panel Discussion Moderator: Andreja Kovačič, MSc, Insurance Supervision Agency (AZN) Panellists: • Sergej Simoniti, Branch Managing Director and Head of Adriatics at Coface • Nic De Maesschalck, President of BIPAR, European Federation of Insurance Intermediaries • Ante Žigman, PhD, President of the Board of Croatian Financial Services Supervisory Agency (HANFA)
11:45-12:45	Session 2: Development of the Agriculture insurance in the CEET Region Speakers: • Advancing Agricultural Insurance in the CEET Region: Trends and Challenges, Klime Poposki, PhD Professor at University St. Kliment Ohridski • Regional Best Practices in Agricultural Insurance, Aleš Zupan, Director of Department for Agricultural Insurance, Triglav Insurance Company
12:45 - 14:00	Lunch break
14:00- 15:30	Session 3: Transition from Solvency I to Solvency II Speakers: • ORSA as a Pillar of Risk-Based Supervision in Insurance, Peter Braumüller, Managing Director of Insurance and Pension Supervision at Austrian Financial Market Authority (FMA) • IAIS Insights on the Practical Implementation of Risk-Based Solvency Frameworks (Guidance on Transitioning to a Risk-Based Solvency Regime), Tom Wicling, Senior Policy Advisor, IAIS • Applying Proportionality in Risk-Based Supervision: Lessons from Solvency II, Mojca Rome, Chair of the Advisory Committee on Proportionality, EIOPA, Insurance Supervision Agency (AZN) • Transitioning to a Risk-based Solvency Regime with Insights from the Solvency II Experience, Karel Van Hulle, Prof. em. KU Leuven
15:30-16:30	Panel discussion Moderator: Karel Van Hulle, Prof. em. KU Leuven Panellists: • David Onoprishvili, Chairman of Insurance State Supervision Service of Georgia, • Marsela Vaska, Head of the Insurance Market Supervision Directorate, Albanian Financial Supervisory Authority, • Ivan Luburić, Director at Insurance Supervisory Agency of the Federation of Bosnia and Herzegovina

	• Ramize Ramadani, Director of Insurance Supervision Department at Central Bank of the Republic of Kosovo • Peter Braumüller, Managing Director of Insurance and Pension Supervision at Austrian Financial Market Authority (FMA) • Mojca Rome, Chair of The Advisory Committee on Proportionality, EIOPA, Insurance Supervision Agency (AZN)
17:30 - 19:00	Guided tour of Ljubljana
19:00 - 21:00	Traditional Slovenian Dinner with Folk Dances

Day 2 - 21 November 2025

8:30 - 10:45	Session 4: Digital Transformation and Resilience in Insurance Supervision Speakers: • IAIS Application Paper on Operational Resilience and Toolkit, Joe Perry, Senior Policy advisor IAIS • Recent InsurTech Trends and Regulatory Developments, Andres Lehtmets, InsurTech4Good.com • Ethical Hacking in Action: A Practical Demonstration for Insurance Supervisors, Michael Hendrik Sonnekus, Visiting Cyber Security Specialist, Bank for International Settlements
10:45-11:00	Coffee Break
11:00-12:00	Session 5 - IAIS Regional Priorities Speakers: • IAIS Regional Priorities and Roadmap 2025-2026, Gorazd Čibej, LL.M., Managing Director of Insurance Supervision Agency (AZN) and Regional Coordinator of CEET Region • MAP Costa Rica as Best Practice Example, Frane Mazovec, Assistant Director, Insurance Supervision Agency (AZN) micha
12:00-13:00	Lunch break

13:00-14:20	Session 6: Enhancing Natural Catastrophe Insurance: Regional Models, Challenges, and Cooperation Speakers: • Strengthening NatCat Insurance in Slovenia, Katja Vavpetič, Insurance Supervision Agency (AZN) • The Romanian Natural Catastrophe Insurance Model: Structure, Implementation, and Lessons Learned, Nicoleta Radu, General Manager of The Natural Disaster Insurance Pool (PAID) Romania • Natural Catastrophes and the Insurance Protection Gap: Challenges and Opportunities, Marie Scholer, Expert in Policy Sustainable Finance, EIOPA • Regional Cooperation for Natural Catastrophe Insurance: Risk Sharing in Southeast Europe, Shenasi Iseni, Senior Political Advisor Regional Cooperation Council SEE Regional Network on Disaster Risk Insurance and Risk Sharing
14:20-15:00	Panel discussion Moderator: Katja Vavpetič, Insurance Supervision Agency (AZN) Panellists: • Branko Barjaktarović, Director of Insurance Supervision Agency of Montenegro • Shenasi Iseni, Senior Political Advisor Regional Cooperation Council SEE Regional Network on Disaster Risk Insurance and Risk Sharing • Nicoleta Radu, General Manager of The Natural Disaster Insurance Pool
15:00-15:15	Highlights and Concluding Remarks, Gorazd Čibej, LL.M, Managing Director of Insurance Supervision Agency (AZN) and Regional Coordinator of CEET Region
16:30	Departure to Lake Bled
18:30-21:00	Dinner at Bled