IAIS Central, Eastern Europe and Transcaucasia (CEET) Regional Seminar

Navigating Longevity Risk: The Role of Insurance in an Ageing Society

15 - 16 October 2026

Day 1 – Conference - 15 October 2026
National Bank of Slovakia (NBS) - Conference Hall
Imricha Karvaša 1, 813 25 Bratislava

8.30 – 9.00	**Registration – NBS foyer**
9.00 – 9:05	**Welcome address** **Vladimír DVOŘÁČEK,** Member of the NBS Bank Board and Executive Director, National Bank of Slovakia
9.05 – 9.20	**Opening speech** **Kamil ŠAŠKO**, Minister of Health of the Slovak Republic
09.20 – 10.45	**The Role of Supervisory Authorities in Addressing Longevity Challenges** Overview: With ageing populations, supervisory authorities play an important role in ensuring insurance markets respond effectively to longevity risks. This includes monitoring and assessing products such as reverse mortgages and long-term care insurance, while addressing broader challenges related to housing, care provision and financial security in older age. The session will discuss how supervisors can support sustainable solutions while safeguarding consumers and financial stability. Chair:

	Júlia ČILLÍKOVÁ, Executive Director, National Bank of Slovakia Speakers: **Daniela HERZOG**, Head of Unit, Conduct of Business Supervision Division, Financial Market Supervision Department, Czech National Bank (ČNB), Czech Republic **Martina ANDEXLINGER,** Head of the Insurance and Pension Funds Supervision Division, Financial Market Authority (FMA), Austria **Martina VERIĆ,** Member of the Management Board, Financial Services Supervisory Agency (HANFA), Croatia **Erwann BORGAT**, Head of the International Insurance Affairs Division, Autorité de contrôle prudentiel et de résolution (ACPR), France
10.45 – 11.15	**Coffee break**
11.15 – 12.45	**International Perspectives on Longevity** Overview: This panel discussion will bring together international perspectives from IAIS, EIOPA, OECD and the World Bank on the challenges and opportunities associated with longevity risk in ageing societies. It will focus on key policy trends, the evolving role of insurance, and the importance of coordination between public and private sectors in ensuring sustainable retirement systems. Chair: **Joe PERRY**, Senior Policy Advisor, International Association of Insurance Supervisors (IAIS) Speakers: **Carine PILOT**, Pensions Team Leader, European Insurance and Occupational Pensions Authority (EIOPA) **Jessica MOSHER**, Policy Analyst, Organisation for Economic Co-operation and Development (OECD) **Ali HAMANDI**, Senior Economist, The World Bank

12.45 – 14.00	**Lunch**
14.00– 15.30	**Regional Perspectives on Longevity** Overview: This panel discussion will highlight key challenges and opportunities in the local context, including the role of insurance and supplementary pensions in supporting long-term financial security. The discussion will also address practical experiences, market developments, and the importance of cooperation between stakeholders in responding to demographic change. Chair: **Miroslav KOTOV**, Chair, Association of Pension Management Companies, Slovakia Speakers: **Michal ŠTOFKO,** State Secretary, Ministry of Health of the Slovak Republic **Martin KAŇA,** Executive Director, Slovak Insurance Association **Martin ŠUSTER**, Member of the Council for Budget Responsibility, Slovakia
15.30 – 15.45	**Closing remarks and end of the conference** **Joe PERRY**, Senior Policy Advisor, International Association of Insurance Supervisors (IAIS)
17.00	**Sightseeing Tour of Bratislava Old Town** **Gathering at the NBS foyer for group - departure**

Day 2 – IAIS CEET Regional Meeting - 16 October 2026
National Bank of Slovakia (NBS) - 30th floor
Imricha Karvaša 1, 813 25 Bratislava

8.30 – 9.00	**Registration – 30th floor**
9.00 - 9.05	**Welcome address** **Júlia ČILLÍKOVÁ**, Executive Director, National Bank of Slovakia
9.05 – 9.25	**Opening remarks and the IAIS Regional Priorities and Roadmap 2026-2027** **Gorazd ČIBEJ,** Managing Director, Insurance Supervision Agency of Slovenia and Coordinator of the CEET Region
9.25 – 10.30	**Long-Term Care Products: Are Markets Ready for Population Ageing?** **Klime POPOSKI**, Professor, University St. Kliment Ohridski Topic: Longevity and the Demand for Life Insurance in Central and Eastern European Countries Tour de table Overview: This session will focus on the current state of the market for long-term care products and its readiness to respond to the challenges of an ageing population. It will examine existing product offerings, market gaps, and barriers to development, as well as emerging trends and innovations aimed at strengthening financial protection in later life. The discussion will highlight whether today's solutions are sufficient to meet growing care needs and where further efforts are required.
10.30 – 11.00	**Coffee break**
11.00 - 12.15	**Policy Approaches to Strengthening Supply and Demand in Long-Term Care**

	Mojca ROME, Insurance Supervision Agency, Slovenia; Chair of the Advisory Committee on Proportionality, European Insurance and Occupational Pensions Authority (EIOPA) Overview: This session will examine practical steps to strengthen both supply and demand for long-term care products in the context of demographic change. It will explore how ageing populations are reshaping the insurance sector, influencing product design, affordability and uptake. The discussion will address key barriers on both the supply and demand side and highlight potential measures to support wider adoption and sustainable market growth. The discussion will also touch upon the role of defined contribution pension schemes in supporting financial security in later life, including the importance of effective accumulation and decumulation strategies to deliver sustainable retirement income and address longevity risk.
12.15 – 12.45	**Closing Remarks** **Gorazd ČIBEJ,** Managing Director, Insurance Supervision Agency of Slovenia and Coordinator of the CEET Region
12.45 – 14.00	**Lunch**
14.00	**End of the IAIS CEET Regional Meeting**

Audio and video recordings of the event will be made and may be used by Národná banka Slovenska for promotional and documentation purposes. If you have any questions in this regard, please email them to dpo@nbs.sk.