

Thursday, May 29, 2025

8:00 a.m. **Registration and Breakfast**
Rock Creek Ballroom, Ballroom Level

9:00 a.m. **NAIC President's Welcome**
Jon Godfread, *NAIC President and Commissioner, North Dakota Insurance Department*

Introduction by Eric Dunning, *Chair, NAIC International Insurance Relations (G) Committee and Director, Nebraska Department of Insurance*

9:15 a.m. **Panel 1: 2025 and Beyond—Views from the C-Suite**

Artificial intelligence, climate resiliency, data protection, investment portfolios, and technological advancements, among others, are all changing at a rapid pace. Insurance industry executives will provide a holistic view of the industry and the issues that keep them up at night, as well as bright spots for the industry moving forward.

Moderator: Jon Godfread, *NAIC President and Commissioner, North Dakota Insurance Department*

- **Dawn Miller**, Commercial Director, CEO of the Americas, Lloyd's of London
- **Dawn Behnke**, Executive Vice President, Consumer Markets, Pacific Life
- **Halina von dem Hagen**, Chief Risk Officer, Manulife

10:05 a.m. **Break**

10:40 a.m. **Presentation: IAIS Paper on Structural Shifts in the Life Insurance Sector**
Dieter Hendrickx, Head of Prudential Policy Insurance, National Bank of Belgium and **Chair, IAIS Macroprudential Committee**

11:00 a.m. **Panel 2: Alternative Investments—Alternative or Mainstream?**

When interest rates remained low, alternative forms of investment became attractive among insurers as they sought to maximize returns. With interest rates on the rise, demand for alternative investments continues to grow—and it looks like it's here to stay. Panelists will discuss the investment



landscape and regulators' efforts to ensure they understand shifting market trends. The discussion will focus on the continued rise in private credit, the impact of any proposed regulatory loosening on banks, changes in alternative assets across regions, and the challenges regulators face in keeping up with these changes.

Moderator: Nathan Houdek, *Chair, NAIC Financial Condition (E) Committee and Commissioner, Wisconsin Office of the Commissioner of Insurance*

- **Gareth Truran**, Executive Director, Insurance Supervision, Prudential Regulation Authority
- **John Hele**, Chair, Resolution Re and Vice Chair, BILTIR
- **Eric Partlan**, Chief Investment Officer, MassMutual Life Insurance Company

11:50 a.m. Lunch
Regency Ballroom BCD, Ballroom Level

1:10 p.m. Armchair Chat: Anthony J. Ferrante, Global Head of Cybersecurity, FTI Consulting *in conversation with Scott A. White*, NAIC President-Elect and Commissioner, Virginia Bureau of Insurance

1:35 p.m. Panel 3: Emerging Markets—Advancing Products and Technology

Historically, emerging markets have been seen as “behind” established markets in terms of coverage and market penetration. What is emerging from these markets, however, are innovations in the sector—new distribution models, creative use of technology, and affordable, diverse products. Panelists will examine the state of the industry in emerging markets and regulators' role in facilitating these changes, as well as how these innovations could shape established markets.

Moderator: Justin Zimmerman, *Co-Vice Chair, NAIC International Insurance Relations (G) Committee and Commissioner, New Jersey Department of Banking and Insurance*

- **Mimoza Kaçi**, General Executive Director, Albanian Financial Supervisory Authority
- **Ekhosuehi Iyehen**, Secretary General, Insurance Development Forum
- **Suzette Vogelsang**, Senior Financial Sector Expert, International Monetary Fund (IMF)

2:25 p.m. Break



3:00 p.m. Panel 4: Health and Retirement—The Effects of Aging on the Industry

According to the World Health Organization, by 2030, one in six people globally will be aged 60 years or over, and by 2050, that population will rise to 2.1 billion. With an aging demographic comes strains on the health segment as health care costs rise. Additionally, in the life segment, there could be a movement of capital as policies and annuities are redeemed. Panelists will discuss the trends they are seeing and ways they are positioning their firms and markets to ensure that coverage remains stable.

Moderator: Judith L. French, *Chair, NAIC Life Insurance and Annuities (A) Committee and Director, Ohio Department of Insurance*

- **Adrita Bhattacharya-Craven**, Director, Health and Demography, The Geneva Association
- **Donna Megregian**, Vice President and Actuary, RGA Reinsurance Company
- **Dr. David Brailer**, MD, PhD, Chief Health Officer & Chief Transformation Officer, The Cigna Group

3:50 p.m. Armchair Chat: Conor Donaldson, Head of Implementation and Assessment, International Association of Insurance Supervisors *in conversation with Elizabeth Kelleher Dwyer*, NAIC Vice President and Director, Rhode Island Department of Business Regulation

4:15 p.m. Lightning Round with IAIS Vice Chairs

Moderator: Romain Paserot, Deputy Secretary General, International Association of Insurance Supervisors

- **Petra Hielkema**, Chairperson, European Insurance and Occupational Pensions Authority
- **Andrew N. Mais**, Commissioner, Connecticut Insurance Department
- **Siham Ramli**, Director of Communication & International Relations, Autorité de Contrôle des Assurances et de la Prévoyance Sociale (ACAPS)

4:45 p.m. Wrap-Up Remarks

5:00 p.m. Welcome Reception
Rock Creek Ballroom Foyer

Friday, May 30, 2025

8:00 a.m. **Registration and Breakfast**
Rock Creek Ballroom, Ballroom Level

9:05 a.m. **Welcome Remarks**

9:15 a.m. **Panel 5: Climate Risk and Resiliency**

As new weather patterns continue to strain resources across the globe, there is a push to increase resilience efforts across all insurance stakeholders (consumers, insurers, and regulators) to keep insurance available. Panelists will discuss ways in which the three are working collaboratively to deploy new technologies, promote incentives, and facilitate education to maintain protected and resilient communities.

Moderator: Ricardo Lara, *Co-Chair, NAIC Climate and Resiliency (EX) Task Force and Commissioner, California Department of Insurance*

- **Jeff Manson**, Senior Vice President, Underwriting, Head of Global Public Sector Partnership, RenaissanceRe
- **Dr. Daniel Kaniewski**, Managing Director, Public Sector, Marsh McLennan
- **Siham Ramli**, Director of Communication & International Relations, Autorité de Contrôle des Assurances et de la Prévoyance Sociale (ACAPS)

10:05 a.m. **Presentation: Consumer Financial Data and Non-Horizontal Mergers**
Linda Jeng, CEO, ZentiPay, and Visiting Scholar on Financial Technology, Georgetown Law

10:25 a.m. **Break**

11:05 a.m. **Panel 6: AI—Will It *REALLY* Replace Us All?**

There's a common belief that AI will replace us all. However, despite technological advancements, it is clear that human intervention and oversight are still essential to ensure outcomes align with their intended purpose. Panelists will discuss ways in which the implementation of AI and machine learning is evolving in the insurance industry and the steps needed to optimize its use while protecting consumers.



Moderator: Barbara D. Richardson, *Chair, NAIC Innovation, Cybersecurity, and Technology (H) Committee and Special Advisor to the Arizona Department of Insurance and Financial Institutions*

- **Petra Hielkema**, Chairperson, European Insurance and Occupational Pensions Authority
- **Anthony Habayeb**, CEO and Co-Founder, Monitaur
- **Kristen Bessette**, Chief Data Officer, Zurich North America

11:55 a.m. Closing Remarks

12:00 p.m. Forum Concludes