

# Portfolio Insurance 2025 program

## Registration

### **Session 1: The state and outlook of the insurance market according to public and market players**

We start with the big picture: the discussion will cover the current state of the global and Hungarian insurance markets, the government's views on the sector's most pressing tasks, and the issues currently occupying the interests of the insurers' representative body, MABISZ. The first session will conclude with an assessment by insurance company leaders on strategy, the relationship between the state and the market, and growth prospects.

**Moderator: Kata Tóth**, Conference project leader, Portfolio

#### **08:30 - 08:35 Welcome and Opening**

Speaker:

**Zoltán Bán**, CEO, Net Média (Portfolio Group)

#### **08:35 - 08:55 The Hungarian Government's Strategic and Regulatory Plans for the Insurance Market**

Speaker:

**Máté Lóga**, gazdaságstratégiaért, pénzügyi forrásokért és makrogazdasági elemzésért felelős államtitkár, Nemzetgazdasági Minisztérium

#### **08:55 - 09:20 Global Insurance Market Outlook: Business Challenges and Opportunities for Insurers**

Speaker:

**Stefan Bleyhl**, Managing Director & Senior Partner, Boston Consulting Group

#### **09:20 - 09:40 The State of Hungarian Insurers and the Market as Seen by MABISZ**

Speaker:

**Mihály Erdős**, Vice-president and Chairman-CEO, MABISZ and Generali Biztosító

## **09:40 - 10:00 Future-Proof Business Strategy in the Insurance Brokerage Sector**

Speaker:

**Erik Keszthelyi**, President-CEO, Hungarikum Biztosítási Alkusz

## **10:00 - 10:50 Insurance Leaders' Roundtable - Panel Discussion**

Moderator: **Dávid Forrás**, Executive Producer, Portfolio Podcast Lab

Conversation participants:

**Alexandre Jeanjean**, CEO, Groupama Biztosító

**Daniel Kempchen**, President-CEO, SIGNAL IDUNA Biztosító

**Erik Keszthelyi**, President-CEO, Hungarikum Biztosítási Alkusz

**Zsolt Kovács**, CEO, Posta Biztosító

**Krisztián Kurtisz**, CEO, UNIQA Biztosító

## **Coffee break**

## **Session 2.A: AI-based and other technological innovations in Hungarian insurance**

In the II/A session, the audience will hear five presentations, thematically connected by one of the main drivers of the market: technology. The discussion will address digital identity in insurance, showcase practical AI examples, and provide insights into the intricacies of observability and insurtech problem-solving.

**Moderator: Kata Tóth**, Conference project leader, Portfolio

## **11:15 - 11:30 Digital Identity in Insurance: How Does It Enhance Security and Customer Experience?**

Speaker:

**Máté Bárány**, Account Executive EE&MEA, Ping Identity

## **11:30 - 11:45 AI in the Service of Insurers - with Practical Examples**

Speaker:

**Enikő Szalai-Huszár**, Director, Head of Product, Danubius IT Solutions

**11:45 - 12:00 It Cannot Be Avoided - The Importance of Observability in Corporate Strategy**

Speaker:

**Elemér Veréb**, Regional manager, Dynatrace

**12:00 - 12:15 New-Age InsureTech: How to Handle Peak Loads, Cash Payouts, and Fraud Threats in 3 Seconds**

Speaker:

**Dalius Simaitis**, CEO, PortalPRO

**12:15 - 12:25 10 Minutes to Market: Live AI Demo for Insurance Innovation**

Speaker:

**Ádám Ferenczi**, CEO, Insurwiz Technology

**Session 2.B: Ethical 2.0 life insurance: transition, preparation and expected impacts**

The Hungarian National Bank has released its "Ethical 2.0" regulatory package, which consists of five elements and will, after extensive preparation, come into effect in three stages between January 1, 2025, and January 1, 2026. In session II/B, we will explore from a practical perspective the biggest challenges in implementation according to the MNB and market participants, as well as the causes and potential consequences of the series of changes affecting unit-linked life insurance.

**Moderator: András Sebestyén**, CEO, Grantis

**11:15 - 11:35 Ethical 2.0 - The fourth generation of life insurance**

Speaker:

**Koppány Nagy**, Director, Insurance and Pension Fund Supervision Directorate, Magyar Nemzeti Bank

## **11:35 - 12:25 Insurer and Broker Preparation for the Ethical 2.0 Regulation - Panel Discussion**

Conversation participants:

**Dr. István Fedák**, CEO, CIG Pannónia

**Gergely Horváth**, Chief Financial Officer (CFO) and Deputy CEO, Generali Biztosító

**Gergely Jánosi**, CEO, OVB

**Koppány Nagy**, Director, Insurance and Pension Fund Supervision Directorate, Magyar Nemzeti Bank

## **Lunch break**

### **Session 3.A: Non-life insurance landscape: home insurance campaign, motor insurance challenges**

In the III/A session, we will focus on two non-life insurance areas in two panel discussions: on the one hand, home insurance, which will undergo the March housing campaign test for the second time this year to see what value they offer for customers in a more concentrated competitive environment. On the other hand, we will also address the situation of the motor insurance market, which has been heavily impacted by the windfall tax and the ageing vehicle fleet and is perhaps already past the peak of the soaring claims inflation.

**Moderator: Dávid Forrás**, Executive Producer, Portfolio Podcast Lab

## **13:40 - 14:20 Lessons of the First and Prospects of the Second: The Housing Insurance Campaign is in Full Swing - Panel Discussion**

Moderator: **Dávid Forrás**, Executive Producer, Portfolio Podcast Lab

Conversation participants:

**Márton Besnyő**, Chief Executive Officer, Netrisk.hu

**Attila Buró**, Business Development Manager, Gránit Insurance

**Dr. Ferenc Szebelédi**, Head of Department, Magyar Nemzeti Bank

**Tamás Szombat**, Deputy-CEO, ALFA Vienna Insurance Group

**Levente Vámos**, Chief Sales Officer of Allianz Hungaria

**14:20 - 15:00 Motor Insurance Challenges: What Is Next for Third-Party Liability and Comprehensive Coverage? - Panel Discussion**

Moderator: **Dávid Forrás**, Executive Producer, Portfolio Podcast Lab

Conversation participants:

**Csaba Kerékgyártó**, Head of Non-Life Insurance Division, Head of General Secretariat, Magyar Biztosítók Szövetsége (MABISZ)

**Dr. Gábor Kozma**, CEO, PBA Insura Zrt.

**László Szobonya**, Head of Retail Non-life Insurance Product Management, Groupama Biztosító

**Dr. Gábor Vass**, Deputy CEO of Sales, Hungarikum Alkusz

**Session 3.B: What do Hungarians need? Life insurance challenges and opportunities in 2025**

Short-term events and long-term trends are shaping the business processes of the Hungarian life insurance market, from PMÁP interest payments and the growing interest in foreign currency programmes to the long-expected yet uneven growth of term life insurance and changes in customer expectations. Two presentations and a panel discussion will explore all of this in session III/B.

**Moderator: Kata Tóth**, Conference project leader, Portfolio

**13:40 - 13:55 The Attitude of Hungarians Towards Life Insurance in Spring 2025**

Speaker:

**Borbála Baittrok**, Research Director, 21 Research Center

**13:55 - 14:15 PMÁP (Premium Hungarian Government Bond): There Will (Not) Be Significant Cash Flow! How Much is Flowing into Insurance Fund Assets?**

Speaker:

**Imre Kiss**, Founder, CEO, MoneyMoon

## **14:15 - 15:00 (Not) Just Unit-Linked? Sales and Product Development**

### **Trends in the Life Insurance Market in 2025 - Panel**

#### **Discussion**

Moderator: **Zsolt Raveczky**, CEO, MediHelp International

Conversation participants:

**Árpád Czene**, Board Member, NN Biztosító

**Pál Ertl**, CEO, Quantis Holding

**Erika Schaub**, Chief Life Insurance Officer Life, Health, Accident LoB, Generali Biztosító

**Krisztián Ungvári**, Head of Partner product management, MBH Bank

## **Coffee break**

## **Session 4: Who or what is selling insurance? Intermediary and sales force assessment**

In session IV, alongside a presentation by one of Hungary's most prominent psychologists, Imre Limpár, on intrinsic motivation, there will also be lectures on digital insurance and digital citizenship. As the professional programme concludes, something unprecedented will follow: non-insurance resellers will share with the audience what they do and how they view the insurance market.

**Moderator: Kata Tóth**, Conference project leader, Portfolio

## **15:20 - 15:45 Maintaining Internal Motivation in Sales - Come Rain or Shine**

Speaker:

**Imre Limpár**, counselling psychologist, limparimre.com

## **15:45 - 16:00 Digital Insurance - What Is Next After the Housing Campaign?**

Speaker:

**Márton Besnyő**, Chief Executive Officer, Netrisk.hu

## **16:00 - 16:15 Digital Citizenship Program - the next steps**

Speaker:

**Csongor Ádám**, állampolgári és piaci digitális szolgáltatások vezérigazgató-helyettes, IdomSoft

**16:15 - 17:00 Sales Perspectives from Outside the Sector: From Small Retailers to Banks - Panel Discussion**

Moderator: **Péter Kuruc**, , EY

Conversation participants:

**Emese Czikora**, Head of Bancassurance and Building Society, OTP Bank

**Gábor László**, Sales Development Department Head, MVM Otthon Plusz

**Gábor Szilágyi**, CEO, MediaMarkt Hungary

**Networking & Champagne toast**