

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, State Secretary for Economic Strategy, Financial Resources and Macroeconomic Analysis, Government of Hungary

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 Baitrok, 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, Deputy CEO responsible for Citizen and Enterprise Digital Services, IdomSoft Zrt.

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