

Co-host:



Organised by:



INTERNATIONAL INSURANCE SUMMIT & TÜRKİYE RENDEZVOUS rd XVI International Istanbul Insurance Conference

Theme: Narrowing the Protection Gap: Türkiye's
Journey to Resilience and Sustainability

1-2 October 2024 - Sheraton Grand Ataşehir İstanbul, Türkiye

Co-hosts:



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In a world increasingly characterized by uncertainty and rapid change, the importance of a resilient and sustainable insurance sector cannot be overstated.

In recent years, Türkiye has emerged as a pivotal player in the global insurance landscape, marked by a blend of economic resilience, technological advancement, and evolving consumer needs.

Building Trust in a Changing World

The protection gap remains a significant barrier to economic stability and individual security. This gap highlights vulnerabilities in our systems and underscores the urgent need for innovative solutions and comprehensive strategies.

Moreover, sustainability and environmental consciousness are increasingly influencing insurance practices in Türkiye. As climate change poses new risks and challenges, insurers are proactively developing products and services tailored to address environmental concerns and promote resilience. From green insurance solutions to sustainable investment strategies, the industry is aligning with global sustainability goals while mitigating climate-related risks for businesses and individuals alike.

While natural disasters like earthquakes are unpredictable, their financial consequences can be mitigated through proper insurance coverage. Insurance companies can play a crucial role in narrowing the protection gap by implementing several strategies.

The efforts by insurance companies in Türkiye demonstrate a concerted effort to narrow the protection gap, ensuring that more individuals and properties are covered against the risk of earthquakes. While challenges remain, the progress made so far highlights the positive impact of industry initiatives and collaboration.

Charting the Course for Growth: Bridging the Gap for Sustainable Success

The Turkish insurance market boasts immense potential, fuelled by a young and growing

population with rising disposable income. Yet, a significant portion of the population remains vulnerable due to underinsurance. This “protection gap” needs to be bridged for overall financial resilience and boosting long-term stability for both individuals and the industry as a whole.

Embracing Technological Advancements

One of the most compelling trends reshaping the Turkish insurance sector is the rapid integration of digital technologies. From AI-driven underwriting processes to blockchain-enabled claims management, insurers are harnessing the power of innovation to enhance operational efficiency, mitigate risks, and deliver personalized experiences to policyholders. This digital revolution not only streamlines traditional insurance processes but also fosters a culture of proactive risk management and customer-centricity.

As we navigate the evolving landscape of Turkish insurance, collaboration and knowledge-sharing are paramount. Middle East Insurance Review in partnership with the XVI International Istanbul Insurance Conference and the 3rd International Insurance Summit is pleased to present the official industry event as part of the Insurance Week, providing a unique opportunity for industry stakeholders to exchange insights, forge strategic partnerships, and chart a course towards a more resilient, inclusive, and innovative insurance sector.

This conference brings together thought leaders, policymakers, industry experts, and innovators from around the globe to share insights, engage actively in the discussions, share their expertise, and experiences, and collaborate on innovative solutions. Together, we can drive the transformation needed to close the wide protection gap, create a more resilient and sustainable future for Türkiye and beyond.

Who Should Attend

- **CEOs and senior management of insurance and reinsurance companies**
- **Insurance and reinsurance brokers**
- **Management consultants, service providers, lawyers, technology companies and loss adjusters Regulators & supervisory authorities**
- **Risk managers**
- **Banks and financial institutions**
- **Climate Change Experts & Agencies**
- **Companies keen to tap into the potential of Türkiye's market**

Key Topics

1. Future of Insurance: Trends, Predictions and its Relevance to Türkiye Insurance Industry

- Identifying emerging trends and technologies shaping the future of insurance
- Exploring the impact of demographic and societal changes on insurance demand.
- Developing strategies to stay ahead of industry disruptions and challenges

2. Keeping Abreast of Regulatory Changes and Compliance

- Understanding the impact of new regulations on the insurance industry
- Adapting compliance strategies to meet evolving regulatory requirements
- Engaging with regulators to shape future policy developments

3. Bridging Türkiye's Protection Gap: Leveraging ESG Principles for Sustainable and Resilient Solutions

- Assessing and Reducing the Protection Gap: Implementing targeted strategies to increase insurance coverage, focusing on underserved communities and high-risk areas
- Integrating Environmental, Social, and Governance (ESG) : Support investments in sustainable projects and initiatives that address environmental risks and enhance disaster resilience
- Enhancing Collaboration and Policy Support: Strengthening partnerships between the government, insurance companies, and ESG-focused organizations to create a unified approach to reducing the protection gap .

4. Designing Customer-Centric Insurance Strategies

- Designing personalized insurance products based on customer needs and behaviors.
- Utilizing digital channels for improved customer engagement and support. .
- Enhancing customer loyalty through seamless and efficient service delivery.

5. Enhancing Earthquake Resilience in Türkiye: Addressing Critical Issues and Bridging the Protection Gap

- Increasing Insurance Penetration and Public Awareness
- Improving Claims Processing and Technological Integration
- Strengthening collaborations between the government, private insurers, and other

stakeholders to develop comprehensive risk management strategies

6. Lessons from the Türkiye Earthquake: Ensuring Comprehensive Coverage and Addressing Critical Issues in Health Insurance

- Expanding Health Insurance Coverage and Public Awareness: Develop affordable health insurance products that include coverage for earthquake-related injuries and health impacts
- Improving Emergency Health Response and Coverage: Ensure health insurance policies include provisions for immediate and extensive medical care following earthquakes
- Strengthening Collaboration and Policy Support: Foster stronger partnerships between the government, insurance companies, healthcare providers, and community organizations

7. The Future of Life Insurance in Türkiye: Addressing Underinsurance and Developing Innovative Products for a Changing Demographic

- Bridging the Protection Gap: Analyze factors leading to underinsurance in life insurance, and explore strategies like micro-life insurance and simplified products to reach wider segments
- Catering to Evolving Needs: Discuss life insurance products tailored for the growing youth population, including options for student loan repayment or critical illness coverage for young professionals .
- Strengthening Microinsurance and Financial Inclusion

8. Developing Robust Cyber Insurance and Risk Management

- Assessing the evolving landscape of cyber threats and vulnerabilities.
- Developing comprehensive cyber insurance policies to protect against data breaches
- Implementing best practices for cyber risk management and mitigation

9. Implementing IFRS 17 in the Turkish Insurance Market: Implementation Updates and Market Study

- The Impact of IFRS 17 on Financial Reporting and Risk Management
- Leveraging IFRS 17 for Improved Decision-Making
- The Future of Insurance Accounting under IFRS 17

10. Global Reinsurers and Their Crucial Role in Protecting Türkiye's Insurance Market: Insights and Perspectives

- The Role of Global Reinsurers in Türkiye's Insurance Market: Highlighting case studies of successful collaborations between global reinsurers and Turkish insurance companies in managing catastrophic risks
- Challenges and Needs in Reinsurance for Türkiye: Identifying the specific reinsurance needs of the Turkish market, including capacity building, tailored risk solutions, and financial stability
- Perspectives from Local Reinsurers: Insights from local reinsurers on the benefits and limitations of current reinsurance arrangements and strategies for enhancing collaboration between local and global reinsurers to better protect Türkiye's insurance market and reduce the protection gap

11. Examining Implications of Climate Change and Developing Catastrophe Insurance

- Developing insurance solutions to address climate-related risks and natural disasters
- Promoting resilience and preparedness through proactive risk management
- Engaging with stakeholders to build climate-resilient communities

12. Enhancing Insurance Marketing and Distribution Strategies

- Utilizing digital marketing techniques to reach and engage customers
- Developing omni-channel distribution strategies to enhance accessibility
- Leveraging customer data to tailor marketing campaigns and improve RO

13. Robust Risk Management and Mitigation Strategies

- Implementing enterprise risk management frameworks to identify and manage risks
- Developing strategies for mitigating operational, financial, and strategic risks
- Leveraging technology to enhance risk monitoring and reporting

14. Strengthening Fraud Detection and Prevention

- Utilizing advanced analytics and AI to detect and prevent insurance fraud
- Implementing robust anti-fraud measures and monitoring systems
- Collaborating with stakeholders to share information and combat fraud effectively

15. Embracing Technological Advancements in Insurance

- Leveraging AI and machine learning for better underwriting and claims processing
- Implementing big data analytics to enhance risk assessment and customer insights
- Adopting blockchain technology for secure and transparent transactions



Day One: 1st October 2024, Tuesday

8:00 am **Registration & Breakfast**

9:00 am **Opening Remarks**

9:10 am



Welcome Address

Uğur Gülen

Chairman, The Association of Insurance, Reinsurance, and Pension Companies of Türkiye & Executive Board Member, Aksigorta

9:30 am



IPPRSA Address

Davut Menteş

Chairman, Insurance and Private Pension Regulation and Supervision Agency (SEDDK)

9:50 am



Ministerial Address

Osman Çelik

Ministry of Treasury and Finance

10:20 am **Coffee Break and Networking**

10:40 am



Plenary Session

Charles Whitmore

President Global Accounts, Guy Carpenter

11:00 am **Session 1: Assessing Insurance Protection Gaps in Key Areas: Natural Disasters, Cybersecurity, Life & Healthcare, and Retirement Pensions – Insights and Strategies to Enhance Coverage and Resilience**



Moderator:

Özgür Obalı

Secretary General, Insurance Association of Türkiye



Panellists:

Zorana Pejčić

Chairman, Sors Academy Belgrade



Olav Jones

Deputy Director General, Insurance Europe



Marc B ker

Board Member & Market Manager for Southern Mediterranean, North Africa, and Francophone Africa, SCOR SE



Atın  Yılmaz

Regional CEO, Howden T rkiye & Central Asia, Board Member of T rkiye Insurance Brokers Association

12:20 pm **Lunch**

1:45 pm **Motivational Speakers**



Ceyda D venci

Actress-Entrepreneur-Presenter



Mert BaŐaran

Author

2:45 pm **Session 2: The Future of Life Insurance in T rkiye: Addressing Underinsurance, Bridging Gender Inequality and Developing Innovative Products for a Changing Demographic**



Moderator:

Vasilis Katsipis

General Manager, Market Development - MENA, South & Central Asia, A.M. Best



Panellists:

Pinar KuriŐ

CEO, QNB Insurance & Member of Life Insurance and Private Pensions Management Committee Member, Insurance Association of T rkiye



Cemal Kışmir

CEO, BNP Paribas Cardif & Member of Life Insurance and Private Pensions Management Committee Member, Insurance Association of Türkiye



Yannick Vincent

L&H Client Manager - Europe, Middle East & Africa, Swiss Re

3:45 pm **Coffee Break and Networking**

4:00 pm **Session 3: Bridging the Retirement Income Protection Gap - Seizing the Opportunities and Overcoming the Challenges**



Moderator:

Alper Yapalak

Associate Director, Huntington Partners LLP



Panellists:

Hetty Ahern

Long-Term Savings Manager, Association of British Insurers



Burak Ali Göçer

CEO of Garanti BBVA Pension and Life & Life Insurance and Private Pensions Management Committee Member, Insurance Association of Türkiye



Prof Dr. Cem Kılıç

TOBB ETU, Lecturer

5:00 pm **Bilateral Meetings**

7:00 pm **End of Day 1**

Day Two: 2nd October 2024, Wednesday

8:00 am **Registration & Breakfast**

9:00 am



Opening Remarks

Fahri Altingöz

Chairman and Managing Director, Orenda Grup Sigorta ve Reasurans Brokerligi A.S & President, Insurance Practitioners' Association

9:20 am



Welcome Address

Özgür Obalı

Secretary General, Insurance Association of Türkiye

9:40 am



Industry Address

Emine Feray Sezgin

Vice President, IPPRSA

10:00 am



Opportunities and Challenges in the Evolving Azerbaijan Insurance Market

Ziya Aliyev

Executive Director, Central Bank of the Republic of Azerbaijan

10:20 am



Elementaries of Earthquake Loss Modeling for (Re)insurance Industry

Prof. Sinan Akkar

Director, Catastrophe Modeling and Data Analytics Department T-Rupt Technology

10:40 am **Coffee Break and Networking**

11:00 am



Innovative Earthquake Risk Solutions: Sensor-Based Parametric Coverage and Monitoring for Enhanced Resilience

Jean-Christophe Garaix

Head of Agriculture & Parametrics, Liberty Mutual Reinsurance

11:20 am **Session 1: Enhancing Earthquake Resilience in Turkey: Addressing Critical Issues and Bridging the Protection Gap**



Moderator:

Andrew Woodward

Regional Head, Middle East & Türkiye, Lloyd's Limited



Panellists:

Esther Baur

Head Public Sector Solutions Europe, Swiss Re



Erdem Karabostan

General Manager, T-Rupt Technology



Dr Ceyhun Eren

Risk Engineering and Allianz Teknik Director, Allianz Türkiye



Yavuz Ölken

CEO, AXA Sigorta & Member of Board of Directors, Insurance Association of Türkiye



Michael Roth

Public Sector Practice Lead , Munich Re Capital Partners



Özgür Bülent Koç

Deputy General Manager, Turk Reinsurance & President of Participation Insurance Association

1:10 pm Lunch



2:30 pm



Developments in the Türkiye Insurance Market: An Analysis of Insurance Penetration & Potential Solutions

Ahmet Yaşar

President, Maher Holding Insurance Group & Deputy Chairman of Board of Directors, Insurance Association of Türkiye

2:50 pm

Session 2: Unleashing the Power of AI, Machine Learning, and Emerging Technologies in Insurance: Applications, Challenges, and Opportunities



Moderator:

Hakan Güldağ

Chairman, Board of EKONOMİ Newspaper



Panellists:

Cenk Tabakoğlu

Chief Executive Officer, Lumnion



Dario Schiller

Chief Operations Officer, Ultimate Risk Solutions Italia



Korhan Kuyu

Chief Information Officer, Anadolu Sigorta



Mutlu Uğursal

CEO, Agito Software & Consulting

4:10 pm **Closing Remarks**



Sheela Suppiah

CEO, Asia Insurance Review & Middle East Insurance Review



Menekşe Uçaroğlu

Deputy President, Sigorta Tatbikatçilari Dernegi (STD)

4:30 pm **Coffee Break and Bilateral meetings**

6:30 pm **Smart-i Awards 2024 Ceremony (By invitation only)**

Note: Programme is subject to change.

Registration Email: loga@meinsurancereview.com

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REGISTRATION

Early Bird (valid till 1 st September 2024)	Normal Registration
Subscribers <input type="checkbox"/> US\$1,280	Subscribers <input type="checkbox"/> US\$1,780
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Full registration fees MUST be paid before the valid dates for admittance at conference.

Only registrations FULLY PAID FOR by the early-bird deadline will be eligible for the discount.

I came to know about this conference through:

- AIR/MEIR magazine AIR/MEIR Website Brochure Email
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Group registration: Special Offer for Year 2024

Register three delegates from the same company, and send the fourth delegate to attend the conference free of charge!
(Valid only for delegates from the same company in the same country)

Registration fee includes participation at Conference plus tea breaks and lunches. All meals are prepared without pork, lard and beef.

Special Dietary Requirements

- I would like to have vegetarian meals during the Conference.

Closing date for registration: 24 September 2024

For cancellation in writing made before **24 September 2024**, 50% of the conference fee will be refunded.

No refunds will be made for cancellations after **24 September 2024**. However, substitution or replacement of delegates will be allowed.

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I undertake to indemnify the organisers for all bank charges

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