

1 1 t h A I D A E U R O P E C O N F E R E N C E



29 - 30 May 2025 | Madrid, Spain



Navigating the Insurance Landscape: Regulation and Innovation in the European Insurance Markets

University Carlos III of Madrid
Campus Puerta de Toledo
Ronda de Toledo, 1, 28005 Madrid

How is the insurance market reacting to the challenges of the changing world? Is it quick enough to meet the rapid climatic change, technological innovation, societal trends and geopolitical realignment?

On the large picture, natural catastrophes are now a different reality and there is increased mobility for the creation of new structures for prevention and recovery. At the same time, the communication ways with clients and the risks which they are facing are evolving; are there universal trends or should individualized



needs be the focus? What is the way to effectively encompass the universal and the individual need? Is regulation moving to address the changing model of insurance, and is technology utilized as a useful tool?

These and more questions will be the subject of insightful and vivid presentations, exchanges and dialogue in the 11th AIDA Europe Conference in Madrid. Participants are invited to meet specialists and engage with academics, practitioners, regulators, technologists, strategists and business experts. The programme strives to combine the legal aspect together with business and technology expertise which will provide the real dynamics of Regulation and Innovation in the Insurance Market.

And this, along with the opportunity to meet and spend time with your peers in the imposing and vibrant city of Madrid, with its many attractions and places-to-be.

AIDA Europe

*Association Internationale de Droit des Assurances Europe
International Insurance Law Association Europe*

For the Conference Organising Committee

Maria Luisa Muñoz Paredes and Pierpaolo Marano
Co-Chairs, AIDA Europe

Rafael Illescas Ortiz
Chair, SEAIDA

DAY	TIME	SESSION
Pre-Conference Meetings (closed sessions)		
Wed 28 May 2025	15:00 - 16:00	Meeting of AIDA WORLD Executive Committee
	16:15 - 17:45	Meeting of the AIDA WORLD Presidential Council
	18:00 - 19:30	Meeting of the AIDA EUROPE Executive Committee
All Meetings on Wednesday 28 May will take place at Auditorio Fundación Mapfre Paseo de Recoletos, 23		
All Conference Meetings on Thursday 29 May and Friday 30 May will take place at the		



Conference Venue University Carlos III of Madrid Campus Puerta de Toledo https://espacios.uc3m.es		
Thu 29 May 2025	08:30-09:30	Conference Registration
	09:30-09:45	Welcome/Introduction Maria Luisa Muñoz Paredes , Co-Chair AIDA Europe Rafael Illescas Ortiz , Chair SEAIDA
	09:45-10:15	Key-note speaker Fausto Parente , Executive Director, European Insurance and Occupational Pensions Authority (EIOPA), Frankfurt, Germany
	10:15-11:30	PLENARY SESSION 1 THE FUTURE OF INSURANCE LAW IN EUROPE: INNOVATION AND REGULATORY REFORM
		<p>Moderator Pierpaolo Marano, Co-Chair AIDA Europe, Prof. Dr Università Cattolica del Sacro Cuore, Milan, Italy / University of Malta, Malta / Latvīje Universitāte, Riga, Latvia</p> <p>Panellists/presenters</p> <ul style="list-style-type: none"> • Fausto Parente, Executive Director, European Insurance and Occupational Pensions Authority (EIOPA), Frankfurt, Germany • Nic De Maesschalck, Director, BIPAR, Brussels, Belgium • José Manuel Inchausti Pérez, Vice-Chair Mapfre, Spain • Monica Mächler, Member of the Board, Zurich Insurance Group; Chair, Advisory Board of the International Center for Insurance Regulation, Goethe University, Frankfurt am Main, Germany <p>Issues</p> <ul style="list-style-type: none"> • Consumer protection and conduct regulation • Integration of insurance with broader financial regulation • International developments and alignment • Sustainability of insurance models • Innovation and insurtech regulation • Supervisory convergence and EIOPA's role
	11:30-12:00	Coffee Break



	12:00-13:15	<p>PLENARY SESSION 2</p> <p>FROM AUTOMATION TO PROTECTION: REGULATING AI AND THE EVOLVING CYBERSECURITY LANDSCAPE</p>
		<p>Moderator Maria Luisa Muñoz Paredes, Co-Chair AIDA Europe, Prof. Dr University of Oviedo, Oviedo, Spain</p> <p>Panellists/presenters</p> <ul style="list-style-type: none"> • Nicholas Robert, Manager, Artificial Intelligence Strategy at Lloyd's, London, UK • Arthur Hilliard, Senior policy advisor, Conduct of Business, Insurance Europe • Belén Vílchez, Head of Financial Lines & Intellectual Property/IA Practice, Aon Spain, Madrid • Peter Wedge, Director of Cyber Wordings, Gallagher Re, Zurich, Switzerland <p>Issues</p> <ul style="list-style-type: none"> • AI uses applied to insurance • The role of the AI Regulation in this area • The risks involved in the use of AI in other industries and its (insurance) coverage • Cyber risks and their (insurance) coverage
	13:15-14:30	Lunch
	14:30-15:45	<p>PLENARY SESSION 3</p> <p>FROM RISK TO RESILIENCE: THE ROLE OF INSURANCE IN ADDRESSING CLIMATE CHANGE AND NATURAL DISASTERS</p>
		<p>Moderator Franziska Arnold-Dwyer, Assoc. Prof. Dr University College London, London, UK</p> <p>Panellists/presenters</p> <ul style="list-style-type: none"> • Francisco Espejo Gil, Subdirector de Estudios y Relaciones Internacionales, Consorcio de Compensación de Seguros, Madrid, Spain • Jonathan Moss, Office Managing Partner, Global Head of Transport Sector /Head of Marine & Trade, DWF, London, UK • Julian Enozi, CEO of Guy Carpenter Europe, Italy • Daniela Gamberini, Head of Pricing, REVO Assicurazioni S.p.A., Italy <p>Issues</p> <ul style="list-style-type: none"> • Physical climate risk and growing protection gaps • Data issues and pricing



		<ul style="list-style-type: none"> • Building financial resilience with traditional insurance and parametric insurance solutions • Insurance public private partnerships for natural disasters • Fostering sustainable behaviours with insurance • Role of insurance in climate adaptation and loss prevention
	16:00-17:15	<p>PLENARY SESSION 4</p> <p>NAVIGATING INSURANCE AND REINSURANCE CONFLICTS: ARBITRATION AND OTHER ADR - FORMS</p>
		<p>Moderator Pilar Perales Viscasillas, Prof. Dr Universidad Carlos III of Madrid, Madrid, Spain</p> <p>Panellists/presenters</p> <ul style="list-style-type: none"> • Helmut Heiss, Prof. Dr. iur. Dr. h.c University of Zurich, Zurich, Switzerland • Natalie Vloemans, Partner, Ploum, Rotterdam, The Netherlands • Eric Evian, Chair, CGPA Europe; vice-chair ARIAS France, Luxembourg • Gwawr Evans, Head of F&PS Claims, Aon, London, UK <p>Issues</p> <ul style="list-style-type: none"> • Arbitration clauses: avoiding pathologies • Qualifications of the arbitrators and conflicts of interests • Role of the applicable procedural and substantive law • Usages and practices in insurance and reinsurance
	17:15 – 17:30	Update on AIDA World Conference 2027
	20:30	<p>Conference dinner</p> <p>Venue</p> <p>La Masía de José Luis, Salón Mirador</p> <p>Calle Capital de las Provincias, Recinto Ferial de la Casa de Campo, Madrid</p> <p>https://lamasia.joseluis.es/</p>
Fri 30 May 2025	09:00 – 09:30	Pre-session coffee
	09:30-11:00	BREAK OUT SESSIONS HOSTED BY
		<p>AIDA Financial Lines & Cyber Risks Working Party</p> <p>Theme: Recent Developments in Financial Lines & Cyber</p>
		Chair



		<p>Robert Koch, Prof. Dr. jur. University of Hamburg, Hamburg, Germany</p> <p>Presenters</p> <ul style="list-style-type: none"> • Latest developments in D&O Insurance Miguel Iribarren, Prof. Dr University of Oviedo, Oviedo; Consultant, Uría Menéndez, Madrid, Spain • W&I insurance: recent developments in the Italian and European M&A market Paolo Rainelli, Assoc. Prof. Dr. Polytechnic University of Turin; Counsel, Cleary Gottlieb Steen & Hamilton LLP, Milan; AIDA Italy, Italy Lapo Tortorelli, Attorney at Law, Cleary Gottlieb Steen & Hamilton LLP, Milan, Italy
		<p>Joined AIDA Motor Insurance and New Technology Working Parties</p> <p>Theme: Motor Insurance in the ageing society time. A focus on Embedded insurance</p>
		<p>Chairs Peggy Sharon Simona Viciani</p> <p>Panellists/presenters:</p> <ul style="list-style-type: none"> • <p>Issues</p>
		<p>AIDA Personal Insurance and Pensions Working Party</p> <p>Theme:</p>
		<p>Chair</p> <p>Panellists/presenters:</p> <ul style="list-style-type: none"> • <p>Issues</p>
	11:00-11:30	Coffee break
	11:30-13:00	BREAK OUT SESSIONS HOSTED BY



		<p>Joined AIDA Distribution of Insurance Products, State Supervision, and General Principles of Insurance Law Working Parties</p> <p>Theme: Group insurance</p>
		<p>Chair Yannis Samothrakis, Partner, Taylor Wessing, Paris, France</p> <p>Panellists/presenters</p> <ul style="list-style-type: none"> • Pierpaolo Marano, Co-Chair AIDA Europe, Prof. Dr Università Cattolica del Sacro Cuore, Milan, Italy / University of Malta, Malta / Latvije Universitāte, Riga, Latvia • Caroline Van Schoubroeck, Prof. Dr KU Leuven University, Leuven, Belgium • Margarida Lima Rego, Prof. Dr NOVA Universidade, Lisbon, Portugal <p>Issues</p> <ul style="list-style-type: none"> • Discussion of the results on Questionnaire Group/Collective insurance contracts.
		<p>AIDA Reinsurance Working Party</p> <p>Theme: Reinsurance implications of catastrophic events - California fires/Valencia floods</p>
		<p>Chair Pablo S. Cerejido, Partner, Marval O'Farrell Mairal, Buenos Aires, Argentina</p> <p>Panellists/presenters</p> <ul style="list-style-type: none"> • Joaquín Ruiz Echaury, Partner, Pérez-Llorca, Madrid, Spain • Ralph Fearnhead, Partner, Mishcon de Reya, London, UK • Shenaz Lyons, Associate, Mishcon de Reya, London, UK <p>Issues</p>
		<p>Joined AIDA Dispute Resolution and Climate Change Working Parties</p> <p>Theme:</p>
		<p>Chair</p> <p>Panellists/presenters:</p> <ul style="list-style-type: none"> • <p>Issues</p>
	13:00-14:00	Lunch



	14:00-15:15	PLENARY SESSION 5 DISTRIBUTION, POLICY HOLDER PROTECTION AND SUSTAINABILITY
		<p>Moderator Margarida Lima Rego, Prof. Dr NOVA Universidade, Lisbon, Portugal</p> <p>Panellists/presenters</p> <ul style="list-style-type: none"> • Vincenzo Troiano, Prof. Dr University of Perugia, Italy; Partner, Chiomenti, Rome, Italy • Cecília Gaspar, Managing Director, Caixa Geral de Depósitos (CGD), Lisbon, Portugal • Zoé Van Hamme, EU Affairs Policy Advisor, BIPAR, Brussels, Belgium • Arthur van den Hurk, Senior Regulator counsel, ASR Verzekeringen, Utrecht; Fellow, Radboud University, Nijmegen, The Netherlands <p>Issues:</p> <ul style="list-style-type: none"> • Sustainability in distribution: <ul style="list-style-type: none"> ○ how to investigate the sustainability preferences/ reporting ○ how to embed the sustainability issues in insurance product ○ how to assist clients in embedding sustainability concerns in their products and businesses • Greenwashing?
	15:15-15:30	TRENDS AND KEY TAKEAWAYS
		Alkistis Christofilou , Partner, Rokas Law Firm, Athens, Greece
	15:30-15:45	CONCLUSION OF SESSIONS AND CONFERENCE
		Maria Luisa Muñoz Paredes and Pierpaolo Marano , Co-Chairs AIDA Europe

The Conference is held in English only; no translation is provided



Conference Fee and Registration

	EUR
Regular Conference Fee (including dinner 29/05/2025)	495,00
Early Bird	395,00
Please register	—
Member SEAIDA (including dinner 29/05/2025)	375,00
Early Bird	325,00
Please register	—
Member of Young AIDA (including dinner 29/05/2025)	170,00
Please register	—
Students and academics under 35 years (including dinner 29/05/2025) (requires a current University inscription)	170,00
Please register	—
AIDA Presidential Council Members Europe (including Dinner 29/05/2025)	375,00
Early Bird	325,00
Please register	—
AIDA Presidential Council Members outside Europe (including Dinner 29/05/2025)	250,00
Early Bird	200,00
Please register	—
Dinner only	70,00
Please register	—



Payment Details

Please note that you may settle your conference fee in EUR by Credit Card or PayPal. Instructions are provided with the Registration Link.

Next AIDA EUROPE book

The latest AIDA Europe book "Legal and Regulatory Challenges of Emerging Insurance Product Distribution Models" and relevant scientific contributions will be presented during the Conference Dinner on Thursday, 29 May 2025.

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Thanks are also acknowledged for the personal financial contributions among other gifts of money or support from some members of the AIDA Presidential Council among others towards the staging of this event.



AIDA Europe

AIDA Europe was established in 2007 as a non-profit organization with the aim of promoting, either directly or through its members, the development of insurance and related laws. It attempts to achieve this, mainly through:

- furtherance of the study and knowledge of international and national insurance law and of related matters;
- proposition of measures aiming at the harmonization of insurance law or the means for resolution of insurance disputes;
- facilitation of exchange of academic knowhow between its Members or any other European organization dealing with insurance related matters, similar to those of AIDA Europe;
- support of academic work in the field of insurance, e.g. through cooperation with universities or the sponsoring of academic research and papers.

AIDA Europe organizes conferences geared to the European geared jurisdictions, offering to all interested stakeholders a platform for an open and solution minded scientific and practice related dialogue on key developments in the area of insurance, reinsurance and related law also supporting its members in their respective endeavors. Conferences are open to all stakeholders attracting representatives from all areas such as the insurance sector, academia, private practice, regulatory authorities or the law making. AIDA Europe also maintains a keen focus on supporting the development of young academic talents by sponsoring academic work and by inviting young academics to its conferences.

AIDA Europe is a non-profit organization, pursuing altruistic goals and has its seat in Zurich / Switzerland. Its events are open to all interested parties.

Contact Information

aidaeuropeconference@gmail.com

CONFERENCE VENUE

University Carlos III of Madrid, Madrid

Campus Puerta de Toledo

<https://espacios.uc3m.es>

uc3m



ACCOMMODATION Hotels *(to be booked individually by delegates)*

Madrid has a wide range of hotels of all categories. Below is a list (purely exemplary) of 5 and 4 star hotels located in different areas of the city and another list of hotels that are directly close to the event venue (Campus Puerta de Toledo area). There are many other hotels that can also be recommended. Naturally, there is also a wide range of tourist apartments that can be booked through Airbnb or Booking.com, for example, or other websites.

Madrid is a safe city and very well connected by metro and by taxi, Uber, Cabify and the like. The (official) taxis run constantly along the main avenues and it is not necessary to hire them in advance, unless you are in a very small street or far from the centre. So staying outside the conference area is not a problem, if you prefer to stay in a more upmarket hotel or simply in a more commercial area.

• 5 STAR HOTELS

1.- MELIA PRINCESA.- C/ Princesa 27.

Distance Campus Puerta de Toledo 2,8 km. Zona Centro/Princesa. (Metro Ventura Rodriguez-Metro Arguelles).

Phone: (+34) 915 41 82 00

Mail: melia.madrid.princesa@melia.com

https://www.melia.com/es/hoteles/espana/madrid/melia-madrid-princesa?esl-k=sem-google%7Cng%7Cc675418340094%7Cmp%7Ckmelia%20princesa%7Cp%7Ct%7Cdc%7Ca134023300492%7Cg14893933613&&gad_source=1&gclid=Cj0KCQiAsOq6BhDuARIsAGQ4-zj5_ArSBXIZAE6iJl2GcopusUEr3UvgdaZ2CiwjCoDplo51noTEK14aAsGSEALw_wcB&gclsrc=aw.ds

2.- PALACIO DE LOS DUQUES GRAN MELIA.- C/ Cuesta de Santo Domingo 5 y 7.

Distance Campus Puerta de Toledo 2,6 Km. Zona centro. (Metro Ópera)

Phone: (+34) 915 41 67 00

Mail: gmpalacio@melia.com

https://www.melia.com/es/hoteles/espana/madrid/palacio-de-los-duques-gran-melia?esl-k=sem-google%7Cng%7Cc676052874199%7Cme%7Ckhotel%20gran%20melia%20palacio%20de%20os%20duques%7Cp%7Ct%7Cdc%7Ca134023300052%7Cg14893933613&&gad_source=1&gclid=Cj0KCQiAsOq6BhDuARIsAGQ4-zj5_ArSBXIZAE6iJl2GcopusUEr3UvgdaZ2CiwjCoDplo51noTEK14aAsGSEALw_wcB&gclsrc=aw.ds

• 4 STAR HOTELS

1.- NH MADRID RIBERA DEL MANZANARES.- Paseo Virgen del Puerto, 57.

Distance Campus Puerta de Toledo 1,3 Km. Zona Río Manzanares.

Tfno.: (+34) 916 00 81 46

https://www.nh-hotels.com/es/hotel/nh-madrid-ribera-del-manzanares?campid=8435708&utm_campaign=nh_hotel&utm_source=google&utm_medium=cpc&utm_id=13271370877&utm_source_platform=sa360&gad_source=1&gclid=Cj0KCQiAsOq6BhDuARIsAGQ4-zj0nAtjbOOr3nDtrtmujZZIbIF-uBhmYOSLvLySa036-a9zorLqw_oaAnr-EALw_wcB&gclsrc=aw.ds



2. PETIT PALACE PRESIDENT CASTELLANA.

Zona Barrio de Salamanca. Next to the Corte Inglés de Serrano

Calle Marqués de Villamagna, 4

Phone: (+34) 91 800 49 94 – for booking

+34 669 84 65 30 WhatsApp

<https://www.hotelpresidentcastellana.com/es/petit-palace-president-castellana/>

3. ICON CASONA 1900.

Zona Barrio de Salamanca. Next to the Corte Inglés de Serrano

Calle D. Ramón de la Cruz, 10.

Tfno.:

+34 91 156 71 71 - Hotel

+34 91 800 49 94 – for booking

+34 660 29 47 94 WhatsApp

<https://www.iconcasona1900.com/es/>.

4.- NH COLLECTION MADRID COLON.- C/ Marqués de Zurquena, 4.

Distance Campus Puerta de Toledo 5,3 Km. Zona Colón. (Metro Alonso Martínez)

Phone: (+34) 916 00 81 46

https://www.nh-hotels.com/es/hotel/nh-collection-madrid-colon?campid=8435708&utm_campaign=nh_hotel&utm_source=google&utm_medium=cpc&utm_id=13271370877&utm_source_platform=sa360&gad_source=1&gclid=Cj0KCOiAsOq6BhDuARIsAGQ4-zjITq8rjXp3-SkssIjHhdsqiPfDY6OVOzoujzzINmGB8YIK7-c8aAnd7EALw_wcB&gclidsrc=aw.ds

5.- NH COLLECTION MADRID ABASCAL.- C/ Joaquín Abascal 47.

Distance Campus Puerta de Toledo 5,2 Km. Zona Chamberí. (Metro Gregorio Marañón).

Phone: (+34) 916 00 81 46

https://www.nh-hotels.com/es/hotel/nh-collection-madrid-abascal?campid=8435708&utm_campaign=nh_hotel&utm_source=google&utm_medium=cpc&utm_id=13271370877&utm_source_platform=sa360&gad_source=1&gclid=Cj0KCOiAsOq6BhDuARIsAGQ4-zjT0sVDH4KFBnprvesoViSBuXexffHEb5FoFRkzqhz7zBNvRySPUmsaAmmPEALw_wcB&gclidsrc=aw.ds

• HOTELS PUERTA DE TOLEDO ZONE (NEXT TO THE VENUE)

1.- Hotel Ganivet (3 stars)

Distance: 300 metros

Calle de Toledo, 111 – 113

Phone: (+34) 913 65 36 00

<http://www.hotelganivet.com/>

2.- Hotel Puerta Toledo (3 stars)

Distance: 350 metros

Glorieta Puerta de Toledo, 4

Phone: (+34) 914 74 71 00

<http://www.hotelpuertadetoledo.com/>



3.- My City Home La Latina 4 – Apartment (4 stars)

Distance: 400 m.

Calle San Bernabé, 24

Phone: (+34) 911 23 47 03

<https://booking.mycityhome.es/alquiler/apartamento-madrid-espectacular-apartamento-en-el-barrio-la-latina-296227.html>

4.- Roisa suites – Apartment (4 stars)

Distance: 400 m.

Calle Bastero, 6

Phone: (+34) 913 66 12 56

<https://www.gruporoisa.com/>

5.- Urban Vida Calatrava – Apartment (3 stars)

Distance: 400 m.

Calle Calatrava, 18

Phone: (+34) 919 03 26 74

6.- Hotel Rafaelhoteles Pirámides (3 stars)

Distance: 750 m.

Paseo de las Acacias, 40

Phone: (+34) 915 17 18 28

<https://www.rafaelhoteles.com>