

# HDO2025

HRVATSKI DANI OSIGURANJA | CROATIAN INSURANCE DAYS  
OPATIJA, AMADRIA PARK HOTEL 4 OPATIJSKA CVIJETA

Opatija, 14<sup>th</sup> – 16<sup>th</sup> May 2025

# Programme

## Wednesday, May 14, 2025

Hotel Gardenija, Event room

**20:00** Welcome Cocktail

## Thursday, May 15, 2025

Conference Center Park 25/7, 1st floor

**09:00 – 10:00** Registration and Conference Materials Pickup

**10:00 – 10:30** Conference Opening

**Slaven Dobrić**, MSc, Chairman of the Management Board, Croatian Insurance Bureau

**Stipe Župan**, State Secretary, Ministry of Finance of the Republic of Croatia

Assoc. Prof. Dr. Sc. **Velibor Mačkić**, Representative of the President of the Republic of Croatia

**10:30 – 11:00** On Thin Ice: How Climate Risks Are Changing the Insurance Market

**Ante Žigman**, PhD, President of the Management Council, Croatian Financial Services Supervisory Agency

**11:00 – 11.30** Structural Challenges of the Croatian Insurance Market

**Davor Tomašković**, President of the Management Board, Croatia osiguranje d.d.

**11:30 – 12:15** Panel Discussion: On the Frontline of Change: Trends and Strategies in the Insurance Industry

**Mario Carini**, President of the Management Board, Generali osiguranje d.d.

**Marijana Jakovac**, President of the Management Board, Allianz Hrvatska d.d.

**Tamara Rendić**, President of the Management Board, Wiener osiguranje Vienna Insurance Group d.d.

**Vilma Učeta Duzlevska**, President of the Management Board, Triglav osiguranje d.d.

Moderator: **Damira Gregoret**

**12:15 – 12:45 Coffee Break**

**12:45 – 13:25 Panel Discussion: The Digital Evolution of Insurance: Game-Changing Technologies**

**Slaven Dobrić**, MSc, Member of the Management Board, Allianz Hrvatska d.d.

Ass. Prof. **Mirko Talajić**, PhD, Director of BI, AI, and Business Digitalization Sector, Triglav osiguranje d.d.

**Ana Zovko**, Executive Director of Digital Business and IT, Croatia osiguranje d.d.

Moderator: **Ivan Šarić**

**13:25 – 15:00 Lunch**

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**15:00 – 15:05 Opening of the Claims Session**  
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**15:05 – 15:30 Natural Hazards and Climate Change Risks Quantification**

**Vojtěch Hlavatý**, Head Flood Modeler and Climate Change Expert, Intermap Technologies, Inc.

**Richard Šálek**, director, Business Development & Sales, EUROPE, Intermap Technologies, Inc.

**15:30 – 16:10 Panel Discussion: Claims in the Context of Climate Change – Preparing for a Challenging Future**

Mag. **Christian Eltner**, Secretary General, Association of Austrian Insurance Companies (VVO)

**Alan Jelovečki**, Board Member, Wiener osiguranje Vienna Insurance Group d.d.

**Uroš Lorenčić**, Board Member, Zavarovalnica Sava d.d.

**Vesna Sanjković**, Board Member, Croatia osiguranje d.d.

Moderator: **Danko Družijanić**

**19:00 – 20:30 Dinner**

**21:00 HDO party @MOLO Restaurant**



**Friday, May 16, 2025**

Conference Center Park 25/7, 1st floor

**10:00 – 10:25 Media Coverage Analysis of Insurance Issues During Major Natural Disasters in Croatia**

Ass. Prof. **Marin Galić**, PhD, Sjever University

**10:25 – 10:50 Solvency II Review**

**Vedran Horvatić**, Director of Risk Management Sector, Croatia osiguranje d.d.

**10:50 – 11:15 High-Risk Artificial Intelligence Systems in Insurance and the Challenges of Complying with the AI Act**

Assoc. Prof. **Mihael Mišo Mudrić**, PhD, Faculty of Law, University of Zagreb

**11:15 – 11:45 Coffee Break**

**11:45 – 12:00 Collaborative Efforts of Insurers to Enhance Financial Literacy Among the Public**

**Zvonimira Milevčić**, Senior Corporate Communications Specialist, Wiener osiguranje Vienna Insurance Group d.d.

**12:00 – 12:25 Emerging risks**

**Bojan Letica**, Director of Product Development and Risk Underwriting Sector, Croatia osiguranje d.d.

**12:25 – 13:15 Panel: Insurance Distribution – Technologies and Regulation of the Future**

**Nataša Kapetanović**, President of the Management Board, GRAWE Hrvatska d.d.

**Anamarija Staničić**, Member of the Management Board, Croatian Financial Services Supervisory Agency

**Božo Šaravanja**, Member of the Board, Wiener osiguranje Vienna Insurance Group d.d.

Dr. **Tristan Šker**, Advisor, Centar broker d.o.o.

Moderator: **Danko Družijanić**

**13:15 – 13:20 Conference Closing**

Program host: **Monica Jakšić**

**13:20 – 15:00 Lunch**

Conference Center Park 25/7, 2nd floor

**10:00 – 10:25** **Recent Case Law of the Court of Justice of the EU in Motor Third-Party Liability Insurance**

Prof. **Jasenko Marin**, PhD, Faculty of Law, University of Zagreb

**10:25 – 10:50** **Claims Handling – Shifting into Higher Gear**

**Luka Ortolan**, Director of Motor Claims Handling Department, Croatia osiguranje d.d.

**10:50 – 11:15** **The Power of Change: Costs, Technology and Challenges Ahead**

**Jana Mahmet**, Director of Claims Handling Sector, Wiener osiguranje Vienna Insurance Group d.d.

**11:15 – 11:45** **Coffee Break**

**11:45 – 12:10** **Combatting Insurance Fraud in the UK**

**John Reynolds**, Controller Strategic Partnerships, Cert CII, ACFTech, Motor Insurers' Bureau (MIB)

**12:10 – 12:35** **Collaboration and AI in Combating Insurance Fraud**

**Klemen Radetič**, Head of Fraud Management Department, Zavarovalnica Triglav d.d.

**12:35 – 13:05** **Panel: Fraud 2.0 – Insurance in the Age of AI and Deepfakes**

**Klemen Radetič**, Head of Fraud Management Department, Zavarovalnica Triglav d.d.

**John Reynolds**, Controller Strategic Partnerships, Cert CII, ACFTech, Motor Insurers' Bureau (MIB)

Moderator: **Kristijan Oslić**, Director of Abuse Prevention and Claims Process Improvement Department, Croatia osiguranje d.d.

**13:05–13:10** **Conference Closing**

**13:10–15:00** **Lunch**