

HDO 2026

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

13–15 May 2026

Programme

WEDNESDAY, 13 May 2026

Hotel Gardenija, Event room

20:00 **Welcome Cocktail**

THURSDAY, 14 May 2026

Conference Centre Conference Park 25/7, 1st Floor

09:00 – 10:00 **Registration and collection of conference materials**

10:00 – 10:30 **Opening of the Conference**

Vesna Sanjković, Chair of the Management Board, Croatian Insurance Bureau

Matej Bule, State Secretary, Ministry of Finance of the Republic of Croatia

Assoc. Prof. **Velibor Mačkić**, PhD, Special Adviser to the President of the Republic of Croatia for Economics

10:30 – 10:50 **A New Risk Landscape: Geopolitics, Financial Markets and the Resilience of the Insurance System**

Ante Žigman, PhD, President of the Board, Croatian Financial Services Supervisory Agency

10:50 – 11:50 **Panel Discussion: A New Era – How Will Insurers Adapt to Global Changes?**

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

Alan Jelovečki, Member of the Management Board, Wiener osiguranje Vienna Insurance Group d.d.

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

Tomislav Radoš, Vice President, Croatian Chamber of Economy

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

Robert Vučković, Member of the Management Board, Croatia osiguranje d.d.

Moderator: **Danko Družijanić**

11:50 – 12:20 **Coffee Break**

12:20 – 13:00 **Panel Discussion: From Policy to Policy – How Inflation Is Changing the Behaviour of Clients and Intermediaries**

Marko Ćosić, Director of Digital Business Division, Croatia osiguranje d.d.

Hrvoje Filipović, Member of the Management Board, Allianz Hrvatska d.d.

Lukas Oliver Pavić, President of the Management Board, Uniqa osiguranje d.d.

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

Moderator: **Damira Gregoret**

13:00 – 14:30 **Lunch**

14:30 **Claims Session Opening**

14:30 – 15:00 **AI. Strategy. Execution. Now.**

Vedran Antoljak, Partner and AI Strategist, Best Advisory d.o.o.

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

15:00 – 15:50 **Panel Discussion: Claims Trends – AI – Digitalisation**

Marina Bilić, Director of Claims Processing Division, Allianz Hrvatska d.d.

Roko Gruja, Director of Claims Management Division, Triglav osiguranje d.d.

Jana Mahmet, Director of Claims Processing Division, Wiener osiguranje Vienna Insurance Group d.d.

Siniša Radaković, Director of Claims Management Division, Croatia osiguranje d.d.

Moderator: **Danko Družijanić**

19:00 – 20:30 **Dinner**

21:00 **HDO party @Restoran MOLO | Sponsored by:**



FRIDAY, 15 May 2026

Conference Centre Conference Park 25/7, 1st Floor

10:00 – 10:20 The Adequacy of the Pension System Is Not a State but a Process – What Europe Is Doing and What Croatia Is Doing

Radojka Hainski, Managing Director, CROATIA osiguranje mirovinsko društvo za upravljanje dobrovoljnim mirovinskim fondom d.o.o.

10:20 – 11:10 Panel Discussion

Melita Čičak, Acting Director of the Directorate for the Pension System, Ministry of Labour, Pension System, Family and Social Policy

Arijana Kokot, Actuarial Advisor to the Management Board at Raiffeisen mirovinsko osiguravajuće društvo d.d. / Raiffeisen Pension Insurance Company Inc.

Goran Kralj, Member of the Management Board, PBZ CROATIA OSIGURANJE d.d. za upravljanje obveznim mirovinskim fondovima

Gordan Šumanović, President of the Management Board, Raiffeisen društvo za upravljanje obveznim i dobrovoljnim mirovinskim fondovima d.d.

Moderatorica: **Radojka Hainski**, Managing Director, CROATIA osiguranje mirovinsko društvo za upravljanje dobrovoljnim mirovinskim fondom d.o.o.

11:10 – 11:30 News from Brussels

Michael Brandstetter, European and International Affairs, Austrian Insurance Association (VVO)

11:30 – 12:00 Coffee Break

12:00 – 12:15 Digital Transformation of Business Processes Using AI and Intelligent Documents

Robert Markuš, CEO, Smartis d.o.o.

Aleksander Rožman, Procurator, Mikrografija d.o.o.

12:15 – 12:40 Internal AI Assistants in Practice: From Zero to an Everyday Tool

Ivan Bimbi, Head of Artificial Intelligence and Process Automation Department, Croatia osiguranje d.d.

12:40 – 13:20 Panel Discussion: Customer First – Digital Transformation of the Insurance Experience

Danijel Hribar, Director of Technology and Data Department, Uniqa osiguranje d.d.

Vanja Škurić, Head of AI Transformation, Wiener osiguranje Vienna Insurance Group d.d.

Assoc. Prof. **Mirko Talajić**, PhD, Director of IT, AI and Digitalisation Division, Triglav osiguranje d.d.

Moderator: **Damira Gregoret**

13:20 – 13:25 Closing of the Conference

Programme Host: **Monica Jakšić**

Parallel Session – Claims Session

FRIDAY, 15 May 2026

Conference Centre Conference Park 25/7, 2ndFloor

10:00 – 10:30 **Reckless Driving – Case Law and Insurance**

Maja Petriček, Head of Claims Processing and Settlement Department, GRAWE Hrvatska d.d.

Eduard Skenderović, Head of Non-Material Claims Group, GRAWE Hrvatska d.d.

10:30 – 11:00 **One click to the Carrier, one step to the Claim – Challenges in Freight Forwarder Liability Insurance in a Digital Environment**

Katarina Sunara, Director of Customer Experience Management Division, UNIQA osiguranje d.d.

11:00 – 11:30 **New Risks – New Claims?!**

Ana Riedmann, Senior Client Underwriter, Vice President for Europe, Middle East and Africa, Swiss Re Europe S.A.

Danijela Ziser, Claims Expert for Central and Eastern Europe, Swiss Re Europe S.A.

11:30 – 12:00 **Coffee Break**

12:00 – 12:50 **Panel Discussion: Motor Insurance Fraud – Current Trends and Legal Solutions**

Mile Klanac, instructor, Police Academy „Prvi hrvatski redarstvenik“, University of Criminal Investigation and Public Security

Darko Stanić, Senior Claims Assessor, UNIQA osiguranje d.d.

Marina Vrdoljak, Head of Personal Injury Claims, Litigation and Recovery Unit, Generali osiguranje d.d.

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

12:50 – 12:55 **Closing of the Conference**

Programme Host: **Monica Jakšić**

