

Conference 'Croatian Insurance Days'

Opatija, 4th -6th November 2015

Hotel Royal and Grand Hotel 4 opatijska cvijeta

Wednesday, 4th November 2015

Hotel Royal – Reception Lounge and Terrace

20:00 **Welcome Cocktail**

Thursday, 5th November 2015

Hotel Royal - Plenary Hall Royal

09:00-10:00 Registration and Distribution of Conference Materials

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

Speakers:

Representative of the Ministry of Finance

Damir Zorić, DSc, President of the Management Committee of the Croatian Insurance Bureau

Luka Burilović, Croatian Chamber of Economy

10:30-11:00 **Keynote Speech:**

Insurance Market and the Financial Sector in the Republic of Croatia

Petar-Pierre Matek, President of the Board of the Croatian Financial Services Supervisory Agency

11:00-11:30 **Keynote Speech:**

Framework for Insurance Regulation and Supervision in the EU: Initiatives and Further Expectations

Prof. Karel Van Hulle, KU Leuven and Goethe University Frankfurt, Chairman of the IRSG of EIOPA

11:30-12:00 **Coffee Break**

12:00-13:30 **Panel Discussion**

Challenges and Opportunities of a Changed Insurers' Environment

Introduction

Insurance – a View to the Future

Tadej Čoroli, Member of the Board, Zavarovalnica Triglav d.d.

Panellists:

Snježana Bertoncelj, President of the Board, Erste osiguranje VIG d.d.

Boris Galić, President of the Board, Allianz Zagreb d.d.

Gordana Letica, Vice President of the Board, Croatian Financial Services Supervisory Agency

Daniel Nevidal, Executive Director, InterCapital d.d.

Igor Pureta, President of the Board, Grawe Hrvatska d.d.

Karel Svoboda, Ernst&Young Czech Republic

13:30-15:00 **Lunch at the Restaurant of Hotel Camelia**

15:00-16:15 **Panel Discussion**

Motor Vehicle Insurance – Looking Ahead

Introduction

Michael Theilmeyer, Gen Re, German Insurance Association - GDV

Panellists:

Slaven Dobrić, MSc, Member of the Board, Allianz Zagreb d.d.

Georg Engl, President of the Board, Generali osiguranje d.d.

Žarko Fatović, President of the Board, Ergo osiguranje d.d.

Marijan Kralj, Member of the Board, Croatia osiguranje d.d.

Marin Matijaca, President of the Board, Triglav osiguranje d.d.

Damir Zorić, President of the Board, Euroherc osiguranje d.d.

Moderator: Jasminka Horvat-Martinović, Member of the Board, Wiener osiguranje VIG d.d.

16:15-16:30 **Coffee Break**

16:30-17:15 **Presentations:**

Insurance Telematics

Emil Franjčec, kompare.hr

Drones in the Sky – Insurance and Practices

Mišo Mudrić, DSc, University of Zagreb, Faculty of Law, Department of Maritime and Transport Law

20:00-21:30 **Dinner**

21:30 **Social Programme and Entertainment**

Friday, 6th November 2015

Hotel Royal - Plenary Hall Royal

09:00-09:30 **Science Breakfast**

Awarding of HUO Prizes

Presentation of the Best Scientific Work

Presentation of Summaries from the Conference Almanac

Presentation of the Insurance Education Centre - CEDOH Programme

Moderators:

Prof. Marijan Ćurković, DSc, Professor at the University of Zagreb, Faculty of Law

Jakša Krišto, DSc, Professor at the University of Zagreb, Faculty of Economics and Business

09:30-10:45 **Presentations and Panel Discussion:**

Solvency II – Preparatory Phase in the Republic of Croatia

Representative of the Croatian Financial Services Supervisory Agency - HANFA

What has Solvency II Disclosed to us?

Mojca Piškurić, Agencija za zavarovalni nadzor – Insurance Supervision Agency

Investments and Solvency II

Vančo Balen, Croatia osiguranje d.d.

Panellists:

Vančo Balen, Croatia osiguranje d.d.

Kristijan Buk, Member of the Board, Allianz Zagreb d.d.

Mojca Piškurić, Agencija za zavarovalni nadzor – Insurance Supervision Agency

Dario Zuppi, Ernst&Young Italy

Moderator: Jakša Krišto, DSc, Professor at the University of Zagreb,
Faculty of Economics and Business

10:45-11:15 **Coffee Break**

11:15-12:15 **Presentation and Panel Discussion**

Health Insurance –A new Flagship in the Insurance Market?

How can Private Health Insurers Create a Better Health System together with the State?

Dean Klemente Maletić, Member of the Board, Croatia zdravstveno osiguranje d.d.

Panellists:

Representative of the Croatian Health Insurance Institute - HZZO

Trpimir Goluža, President of the Croatian Medical Chamber

Dean Klemente Maletić, Member of the Board, Croatia zdravstveno osiguranje d.d.

Tatjana Račić-Žlibar, Member of the Board, Uniqa osiguranje d.d.

12:15-12:25 **Technical Break**

12:25-13:10 **Presentations**

Professionalism and Protection of Public Interests – the Role of Actuaries

Underwriting Principles of Insurance Companies – from Practical Experience

13:10-14:10 **Panel Discussion**

Insurance companies and Croatian economy – How to achieve a better and more qualitative co-operation backed by partnership and support of the Croatian Chamber of Economy - HGK

Panellists:

Leila Krešić-Jurić, Director of the Tourism Sector at the Croatian Chamber of Economy

Tajana Kesić Šapić, MSc, Director of the Industry Sector of the Croatian Chamber of Economy

Representatives of Business Entities

Moderator: Darko Buković, Editor in Chief at Privredni Vjesnik

Conference closing

14:10-15:40 **Lunch at the Restaurant of Hotel Camelia**

Friday, 6th November 2015 – Parallel Session - Motor Claims Settlement and Handling

Congress Centre Tamaris

09:00-09.15 **Opening Address**

09:15-09:40 **New Trends in the Handling and Settlement of Claims**

Predrag Krstanović, Director of the Claims Handling Sector, Croatia osiguranje d.d.

09:40-10:10 **Withdrawal of the MTPL Licence - Case Study Astra Asigurari**

Tamás Rumi, Association of Hungarian Insurance Companies - MABISZ

10:10-10:35 **EU Motor Third Party Liability Insurance Directive practised by the European Court of Justice**

Nives Grubišić Đogić, Judge at the Municipal Civil Court of Novi Zagreb

10:35-11:00 **Vnuk case**

Danijela Šaban, Member of the Board, Jadransko osiguranje d.d.

11:00-11:30 **Coffee Break**

11:30-12:00 **Trailer Insurance**

Prof. Marijan Ćurković, DSc, Professor at the University of Zagreb, Faculty of Law

12:00-12.25 **Liability arising out of Damage caused by Game Animals**

Sanja Tambić, Allianz Zagreb d.d.

12:25-12:50 **Admissibility of Extraordinary Revision used by the Supreme Court of the Republic of Croatia and the Constitutional Court of the Republic of Croatia – the Concept of the Substantive and Procedural Question Relevant for Ensuring a Uniform Application of Law**

Ivica Veselić, Judge at the County Court Zagreb, Member of the State Judicial Council

12:50-13:00 **Technical Break**

13:00-13:25 **Detective Work applied in Revealing and Investigation of Fraud Claims**

Dinka Rajčić, Member of the Board, Intel-Plan d.o.o.

13:25-13:50 **Prevention of Fraud in Motor Liability Insurance**

Janja Skamlic, Ernst&Young Slovenija

13:50-14:10 **Insurance Fraud Detection System**

Mario Pavlak, Croatian Insurance Bureau

Aleksandra Trbojević, Triglav osiguranje d.d.

14:10-15:40 **Lunch at the Restaurant of Hotel Camelia**