

**Hybrid Meeting**  
**Towards Fair Insurance for Consumers with Diabetes and HIV**

**DATE:** 1 June 2026  
**TIME:** 10:00 – 16:00

Time	Agenda Item	Participants
<b>09:30 – 10:00</b> <b>Registration and welcome coffee</b>		
<b>10:00 – 10:10</b>	<b>Introductory Remarks</b>	Marco Traversa <i>EIOPA - Conduct of Business Team Leader</i>
<b>10:10 – 10:40</b>	<b>Session 1 - From Data to Decisions: Risk-Based Pricing and Underwriting for HIV and Diabetes</b>	Gavin Maguire & Julie McCarthy <i>Actuarial Association of Europe</i>
<b>10:40– 11:10</b>	<b>Session 2 – Consumer evidence on insurance barriers for people with chronic illnesses</b>	Mireia Llambrich <i>BEUC – The European Consumer Organisation</i>
<b>11:10 – 11:40</b>	<b>Session 3 - Analysis from a Risk and Regulatory Compliance Perspective.</b>	Miriam Blazquez <i>Sanitas</i>
<b>11:40 – 12:15</b>	<b>Interactive discussion - Panel</b>	Panelists: Mireia Llambrich - Gavin Maguire - Julie McCarthy – Miriam Blazquez <i>Moderator: Marco Traversa</i>
<b>12:15 – 13:15</b> <b>LUNCH</b>		
<b>13:15 – 13:45</b>	<b>Session 4 - Actuarial Perspectives on Fair Insurance: Discrimination, Risk Differentiation and Essentiality of cover</b>	Lauri Saraste <i>Actuarial Association of Europe</i>
<b>13:45 – 14:10</b>	<b>Session 5 - Presentation on the preliminary results of the thematic review</b>	Beatriz Lama Salinas & Beata Kaminska & Mirjam Yakop <i>EIOPA - Consumer Protection Department</i>
<b>14:10 – 14:50</b>	<b>Session 6 - Principles of medical underwriting in life and health insurance</b>	Dr. Julia Weinelt <i>Munich RE</i>
<b>14:50 – 15:00</b> <b>COFFEE BREAK</b>		
<b>15:00- 15:20</b>	<b>Session 7 – Protecting Vulnerable Consumers Through Supervisory Dialogue</b>	Maike Stevens – Leusink <i>Authority of Financial Markets</i>
<b>15:20 – 15:50</b>	<b>Session 8 - Data-Ethical Dilemmas in Behavioural Insurance: From Problem to Practice</b>	Alexander Gamberdinger <i>University of Copenhagen</i>
<b>15:50 – 16:00</b>	<b>Closing Remarks</b>	Marco Traversa <i>EIOPA - Conduct of Business Team Leader</i>