

Hybrid Meeting
Towards Fair Insurance for Consumers with Diabetes and HIV

DATE: 1 June 2026
TIME: 10:00 – 16:00

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