

# Pensions and insurance: leading the future

## Keynote speech by Gabriel Bernardino, EIOPA's Chairman

SPEECH

DATE:

19 Nov 2019

So young people across the world are taking to the streets, urging leaders to act and to act now. Make no mistake – they are appealing to us, here in this room, to take steps and do something to improve their future.

And since our sector and society are subject to such rapid change, leadership has never been so important.

Put simply, if we want to do right for the next generation, we cannot hesitate. Instead we must lead the future.

And I strongly believe that we have it in our power to make a positive difference. By ensuring that the guarantees made in the past to consumers will be delivered despite the low for long interest rate environment; by adjusting and alleviating the burden of the current regulatory regimes to incentivise simpler, more transparent and cost effective products; by embracing innovation and new technologies while preserving a high level of consumer protection.