

Speakers' biographies

Workshop “Consumer disclosures: what needs to change?” 27-28 October 2021

Day 1



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Petra Hielkema Chairperson, EIOPA

Petra is EIOPA Chairperson and is leading the Authority since September 2021. On 27 May 2021 the Council adopted the decision to appoint her after the confirmation by the European Parliament on 18 May 2021.

Prior to that role she was Division Director Insurance Supervision at De Nederlandsche Bank (DNB, the Dutch Central Bank). The division is responsible for the supervision of the Dutch insurance sector. Petra joined DNB in February 2007. In 2013 she became Head Insurance Policy. In 2015 she was appointed as Head of

the DNB Expert Center for Fit & Proper testing, assessing (supervisory and management) board members in the financial sector. In February 2017 she started as Director of Payments and Market Infrastructures and was responsible for the payments and collateral operations of the central bank, oversight, policy and cyberintelligence. Also the TIBER project (Threat Intelligence Based Ethical Red teaming) was part of her responsibilities. Prior to joining the Dutch Central Bank Petra had an international career in the oil and gas industry. Petra was an Alternate Member of the EIOPA Board of Supervisors. She was also the Chair of the EIOPA Policy Committee.

Petra has a European Masters in Law & Economics and a Masters in Russian Studies. She is married and proud mother of three children.



David Cowan Team Leader, Conduct of Business Policy, Consumer Protection Department, EIOPA

David Cowan is the Leader of the Conduct of Business Policy Team in the Consumer Protection Department at EIOPA. He has been working in EIOPA since its establishment on 1 January 2011. Prior to this date, he was working in EIOPA's predecessor body, CEIOPS as a secondee from the UK Financial Services Authority (FSA). David's current responsibilities at EIOPA cover a wide variety of conduct of business policy areas such as the IDD, PRIIPs KID Regulation, PEPP Regulation and more recently, he has worked in the Joint Committee of the ESAs on the Sustainable Finance Disclosure Regulation (SFDR) and the Taxonomy-related product disclosures.



Tim Walters

Senior expert, Conduct of Business Policy, Consumer Protection Department, EIOPA

Tim Walters is a Senior Expert in EIOPA's Conduct of Business Policy Team. He is currently leading a number of working groups within EIOPA or concerning joint work conducted together with the other European Supervisory Authorities (EBA and ESMA). This includes work on the key information document (KID) for packaged retail and insurance-based investment products (PRIIPs), as well as in relation to aspects of the rules for insurance distribution (IDD). Since 2008, he has worked in a number of different policy and supervisory roles at EIOPA and previously the UK Financial Services Authority (FSA), with a focus on investment and risk management topics.



Francesca Tamma

Director of Behavioural Research, Swiss Re Institute

Francesca Tamma is the Director of Behavioural Research at the Swiss Re Institute. Her global team works toward making the insurance industry and Swiss Re more behaviourally informed. Their focus areas include designing insurance customer journeys and propositions so that they go with grain of human nature, and enhancing the accuracy of underwriting and other forecasting activities by mitigating noise and bias in decision making. She joined Swiss Re in 2016, having worked previously in the UK for the Behavioural Insights Team and for the UK Government Economic Service. She holds an MSc Economics from the LSE. She lives in Zurich and is originally from Italy.



Pantelis Solomon

Principal Advisor, The Behavioural Insights Team

Pantelis Solomon works in the Household Finance team of the Behavioural Insights Team, the first organisation in the world to apply behavioural science to policy. Pantelis works with financial institutions to help people manage their finances and save for the future. Some of the projects he leads on include: partnerships with fintech startups to implement innovative ways to help people lead healthier financial lives, applying the latest tools in Predictive Analytics to identify when people are in need of help and prompting them to take action, and setting up financial wellbeing tools with large employers. Pantelis is an experienced policy researcher and has conducted dozens of field trials with governments and large organisations in areas ranging from crime prevention to health policy. He has delivered seminars and workshops to companies, policymakers and universities around the world on the application of behavioural science to policy. He holds a PhD in Economics from Brown University and in his thesis, he studied the unintended consequences of high stakes testing in the US.



Paul Adams
Applied behavioural scientist

Paul Adams is an applied behavioural science consultant with a decade of experience applying behavioural science to financial decision making. Paul works with companies, social enterprises and governments all over the world to design products, services and policies which take account of real human behaviour. He is a firm believer in the power of behavioural science to improve peoples' wellbeing and committed to using behavioural science for good. Paul's work has been published in top finance and economics journals, presented at Harvard, MIT, Chicago Booth and LSE, and featured in The Financial Times and The Economist. Before starting as a consultant, Paul co-founded the Behavioural Economics and Data Science Unit at the Financial Conduct Authority, with a broad aim to use these disciplines to improve the effectiveness and efficiency of the regulator. He

also worked at the Dutch financial regulator, where he established their research strategy and launched a new publication series. He started his career in the UK Government Economic Service. He holds an MSc in Development Economics from Manchester University.

Day 2



Kasper Gisholt
Service manager for funds and pension, Finansportalen (Norway)

Kasper Gisholt is the service manager for funds and pension products on Finansportalen. He has been responsible for the establishment, development, and operation of the pension module on Finansportalen since it was launched in 2017. Mr. Gisholt has previously worked as a project manager at BI Norwegian School of Management where he was responsible for the training programs offered to the financial industry in connection with the Authorization Scheme for Financial Advisers in Norway (AFR). At the beginning of the 2000s, he worked

as an investment adviser at DNB. Gisholt has a master's degree in economics from the Norwegian School of Management (NHH).



Ron Voortman

Deputy Chair of the Management Board, Lemonade Insurance NV

Ron Voortman is Head of Insurance and a member of the Management Board of Lemonade in Europe. Prior to joining Lemonade he served in the European commercial lines industry for more than eight years holding various roles. Mr. Voortman also spent five years at McKinsey & Company where he was a member of the European Corporate Finance and FIG practice. He holds a master in Economics/ Finance from the Rijksuniversiteit Groningen.



Til Klein

Founder, Vantik GmbH

Til Klein is the founder of the Berlin-based pension tech start-up Vantik. After two decades working for traditional financial service providers, Til Klein decided to make a fresh start in the FinTech industry. Before founding Vantik, he was a Partner & Managing Director at The Boston Consulting Group (BCG), working for financial institutions in Germany, the Nordics and Southeast Asia. At BCG, he led the Retail & Private Banking Practice in Germany and the Risk Management Practice in Southeast Asia, and was also Head of the LGBTQ+ Network in Europe. Prior to BCG, he worked as Head of Sales Development for Private and Business Clients at UBS in Switzerland. He was a member of the Expert Practitioner Panel for the Pan-European Personal Pension Product (PEPP) at EIOPA. He studied economics and finance in Hamburg and Liverpool.



Aleksandra Mączyńska

Executive Director, Better Finance

Aleksandra Mączyńska is the Executive Director, responsible for research and advocacy work of BETTER FINANCE - the European Federation of Investors and Financial Services Users. She is a member of the European Commission's Financial Services User Group (FSUG) advising DG Fisma and the JUST in the preparation of legislation and policy initiatives which affect the users of financial services. Aleksandra is also part of the EC Consumer Policy Advisory Group as well as a vice-chair of EIOPA's Occupational Pensions Stakeholder Group (OPSG). Previously she worked for the Polish consumer and competition watchdog and was an expert on various EU Council Working Parties such as the WP on Financial Services and the WP on Competitiveness and Growth.



Dirk Foerterer

Head of Regulatory Affairs, Public Policy and Future Trends, Allianz Deutschland

Dirk studied finance at University of St. Gallen (HSG) where he also received his doctorate degree (Dr. oec. HSG).

2000 – 2005 Allianz SE, Group Mergers & Acquisitions

2005 – 2009 Allianz Germany, Head of Business Development, Finance and Controlling of the newly-formed direct carrier of Allianz Germany (now Allianz Direct).

2010 - 2013 Allianz Germany, Head of P&C Controlling

2013 – 2016 Allianz Germany, Head of Strategic Projects and Head of Regulatory Strategy.

Since January 2016 Allianz Germany, Head of Regulatory Affairs, Public Policy and Future Trends.



Juan Ramón Pla

Vice-Chairman, Bipar (European Federation of Insurance Intermediaries)

Juan Ramón is the Vice-Chairman of BIPAR, the European Federation of Insurance Intermediaries. BIPAR groups 50 national associations in 30 countries, representing the interests of insurance agents and brokers and financial intermediaries in Europe. Additionally, he is also honoured to serve as a member of the IRSG since 2016. Juan Ramón is also the Treasurer of ADECOSE, the Spanish Insurance Brokers' Association and has chaired its International Committee for the past 13 years.

Juan Ramón has been active in the insurance market since 1999. Currently he is a partner and Chief Operating Officer of Grupo Concentra, a privately-owned insurance broker with over 140 employees that operates in Spain and Portugal, providing a full range of services, particularly in the area of Health insurance (both to individuals and collectives), as well as Commercial and Financial lines, mainly to SMEs. Additionally, Juan Ramón has participated as an upon request lecturer, speaking about different topics related to the insurance industry and regularly contributed with articles/interviews in the main specialised insurance magazines in Spain.

Juan Ramón studied Agriculture in Madrid and is a Sloan Fellow, after having obtained an MSc in Management from the London Business School.



Wilte Zijlstra

Supervision Officer, Consumer Behavior Team, The Dutch Authority for the Financial Markets

Dr. Wilte Zijlstra (1973) is a supervision officer at the Consumer Behavior team in the Centre of Expertise of the Dutch Authority for the Financial Markets (AFM). The AFM is the market conduct supervisor of the Netherlands. He has worked at the AFM for over 15 years on various supervisory and communication projects. Prominent in all of his work has been the drive to give voice to the (financial) consumer via (market) research and experiments to further improve the supervision practices of the AFM.

Wilte Zijlstra is one of the founding members of the AFM's team of behavioral experts (www.afm.nl/cg). The Consumer Behavior team strives for evidence-based, effective rules and regulations. We want to apply behavioral insights by understanding, guiding, and measuring consumer behavior. Wilte Zijlstra has a PhD in Evolutionary Biology from the University of Leiden, the Netherlands