

# Annual Report 2025



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## **2025 Annual Report of the Geneva Association**

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Simon Woodward, Editor  
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**Published by the Geneva Association**



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# Letter from the Chairman

As my term as Chairman comes to an end, I am proud of how the Geneva Association has continued to evolve and engage with the most pressing questions of our time.



The insurance industry is navigating a period of profound and lasting change. Geopolitical fragmentation, demographic transition, technological disruption and climate uncertainty are reshaping economic growth, risk management and societal resilience.

This makes the Geneva Association's mission of Insurance for a Better World more relevant than ever. In a world where risk is increasingly complex, interconnected and systemic, the case for rigorous, independent research, and for convening the people who can act on it, has never been stronger.

Many of the challenges societies face today exceed what the private sector can address alone. They demand sustained engagement with governments, regulators, and public institutions to create partnerships that extend protection and strengthen resilience to support sustainable growth.

As my term as Chairman comes to an end, I am proud of how the Geneva Association has continued to evolve and engage with the most pressing questions of our time. Over the past two years, our research has focused deliberately on areas where volatility is structural rather than episodic. Over this period, the Association has grown to 90 members, delivering 15 major research reports and hosting 24 conferences and webinars on the questions that matter the most.

Our work on longevity has examined the widening gap between longer lifespans and financial preparedness, and the integrated approaches to health, retirement and security that a world of 100 year lives will require. Our research on geoeconomic fragmentation has traced how shifting trade dynamics, regulatory divergence and reduced global integration are reshaping insurers' operating models, and what resilience demands across different fragmentation scenarios.

On artificial intelligence, the stakes are rising quickly. As AI becomes more deeply embedded across underwriting, claims, distribution and risk modelling, the industry faces a pivotal question of whether AI adoption reinforces trust or quietly erodes it. Responsible progress will require insurers and regulators to implement clear governance frameworks and engage in an active dialogue on where human judgement must remain central to ensure innovation reinforces public confidence over time. The Geneva Association is well placed to lead that conversation.

I leave the role with confidence in the Association's direction and a clear conviction that the need for thoughtful, cross sector engagement is only increasing. In a more fragmented and uncertain world, the Geneva Association's role as a trusted forum for rigorous research, practical dialogue and cooperation between industry and public institutions has never been more important.

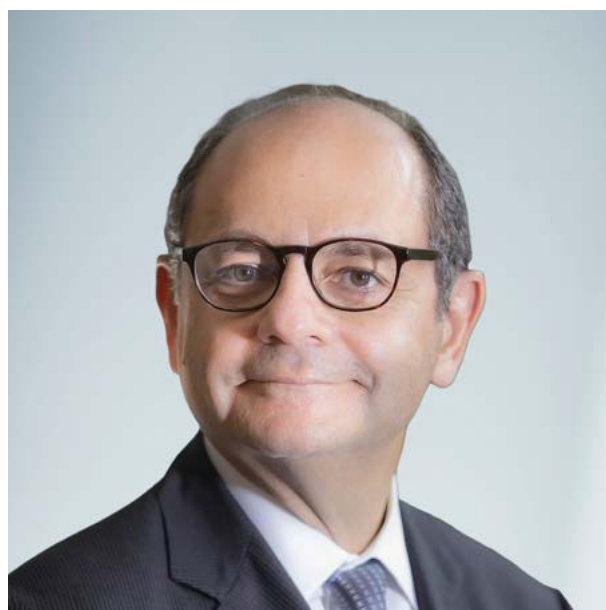
I would like to thank my fellow members and the Geneva Association team for their commitment and collaboration. I look forward to seeing the organisation continue to build on this momentum in the years ahead.

**Lee Yuan Siong**

Chairman, Geneva Association  
Group Chief Executive & President, AIA Group

# Message from the Managing Director

Looking ahead, we believe the insurance sector's relevance and resilience will depend on exactly the qualities our organisation was built to support – analytical rigour, informed dialogue, and sustained relationships.



The world that insurers are navigating has rarely felt more unsettled. Geopolitical instability, technological disruption, and shifting climate realities are reshaping underwriting assumptions, leadership priorities, and the very purpose of insurance. In this environment, the value of rigorous research and candid peer dialogue has never been clearer. Throughout 2025, that is precisely what our organisation set out to provide.

Our report on safeguarding home insurance examined the mounting pressure that extreme weather risks are placing on the availability and affordability of coverage across major developed markets. The findings were unambiguous: keeping insurance accessible requires coordinated action that extends well beyond the sector itself. Resilience-building and long-term policy alignment are no longer aspirational – they are urgent priorities.

We also published a two-report series exploring the implications of Generative AI for individuals, businesses, and insurers. The scale of adoption by businesses is striking – more than 70% of surveyed firms have already implemented the technology in at least one function. Yet alongside that adoption, concerns around cybersecurity, liability, operational disruption, data privacy, and transparency are growing, and with them, strong demand for insurance solutions. A parallel finding was equally telling: while many individuals are now using Gen AI tools to inform their insurance decisions, access to human support remains among the most valued aspects of AI-enabled experiences. Our research points to the clear need for balanced, responsible AI integration built on trust, transparency, and human oversight.

These dynamics are shaping our own priorities, too. As large language models increasingly influence how audiences find and engage with information, we are developing our research and communications to ensure our work remains accessible, discoverable, and useful across evolving digital formats and channels. We are, in short, applying to ourselves the same questions we are asking of the industry.

Yet for all the change around us, demand for the human element of what we do has only grown. This has been particularly evident in the deepening engagement across our C-level networks – for Chief Investment Officers, Chief Economists and Strategy Officers, and Chief Communications Officers. These forums offer something increasingly rare: a genuinely trusted space for candid peer exchange, away from the noise, at a moment when leadership challenges are becoming more complex and more interconnected.

Looking ahead, we believe the insurance sector's relevance and resilience will depend on exactly the qualities our organisation was built to support – analytical rigour, informed dialogue, and sustained relationships. To our members, partners, and colleagues: thank you for being part of that work. The challenges are real, but so is the collective determination to meet them.

**Jad Ariss**

Managing Director, Geneva Association

# Overview of the Geneva Association

The Geneva Association, founded in 1973, is the only global association of insurance companies; our members are re/insurance CEOs.

Based on rigorous research on risks conducted in collaboration with our members, academic institutions, and multilateral organisations, our mission is to:

**Identify and investigate key trends** and risks that are likely to shape or impact the insurance industry and develop corresponding recommendations for the industry and policymakers.

**Provide a dialogue platform** for our members, policymakers, academics, multilateral and non-governmental organisations.

**Highlight the positive contributions of insurance** to building more resilient and prosperous economies and societies and thus a more sustainable world.

The companies of our

90

members

are headquartered in

26

countries



## Inform

### Publications

- Research reports
- Academic journal



## Connect

### Events

- General Assembly for CEO members
- Insurance C-Level networks
- Thematic conferences



## Engage

### Outreach & dialogue

- Awards
- Webinars and social media
- Exchange with global organisations and opinion leaders

manage over

▶ **USD 21 tn** ▶

in assets

protect

**2.6 bn**

people

# Executive Committee



**Chairman**  
**Lee Yuan Siong**  
Group Chief Executive  
& President, AIA Group



**Vice Chairman**  
**Lard Friese**  
CEO, Aegon



**Oliver Bäte**  
Chairman of the Board  
of Management, Allianz



**Pauline Leclerc-Glorieux**  
CEO, BNP Paribas Cardif

# Board of Directors

As of April 2026



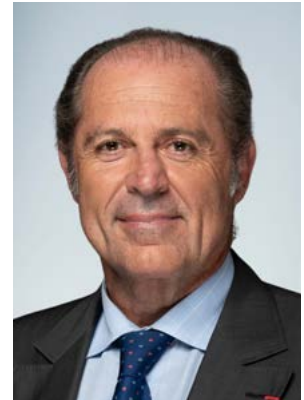
**Andreas Berger**  
CEO, Swiss Re



**Charles Brindamour**  
CEO, Intact Financial Corporation



**Thomas Buberl**  
CEO, AXA



**Philippe Donnet**  
CEO, Generali



**Antonio Huertas Mejías**  
Group Executive Chairman, Mapfre



**Michel Khalaf**  
President & CEO, MetLife



**Satoru Komiya**  
Chairman of the Board, Tokio Marine



**Hiroshi Shimizu**  
Chairman, Nippon Life



**Alejandro Simón**  
CEO, Grupo Sancor Seguros



**Andrew F. Sullivan**  
Chairman & CEO, Prudential Financial



**Bianca Tetteroo**  
Chair of the Executive Board, Achmea

# 2025 highlights

## New Board members and record turnout at the 2025 General Assembly

The 2025 General Assembly in New York City, hosted by MetLife and Prudential Financial, brought together 58 Geneva Association members – the largest number of participants in the event’s history.

Members elected Andreas Berger, CEO of Swiss Re, and Andrew F. Sullivan, Chairman & CEO of Prudential Financial, to the Board of Directors. Discussions focused on major forces shaping the insurance landscape, including geoeconomic fragmentation, escalating climate risks, and rapid technological disruption.



**Andrew F. Sullivan**  
Chairman & CEO, Prudential Financial



**Andreas Berger**  
CEO, Swiss Re

# Global customer & market insights

To inform our research reports, we carried out four global surveys in 2025, exploring customer perspectives on longevity, insurance in emerging markets, and the implications of artificial intelligence.

## Longevity and financial preparedness

 **15,000**  **12 countries**

- High public awareness of longevity risks
- Many overestimate their financial preparedness for longer lifespans

## Inclusive insurance in emerging markets

 **7,000**  **7 countries**

- 70–90% of consumers see insurance as valuable; medical costs are the top financial concern
- Affordability is the main barrier to insurance purchasing

## Business adoption of Generative AI

 **600 corporate decision-makers**  **6 countries**

- 71% of businesses already use Gen AI
- 90% want insurance coverage for Gen AI risks, and most are willing to pay more
- Top risks: Cybersecurity, third-party liability, operational disruption

## Consumer attitudes to AI in insurance

 **6,000**  **6 countries**

- 70% already use Gen AI tools to compare insurance products
- Key concerns: Data privacy and misinformation; loss of human interaction

## First Asia edition: Programme on Regulation and Supervision (PROGRES)

In September 2025, our annual Programme on Regulation and Supervision (PROGRES) took place in Singapore, marking the first time the event was held in Asia – a reflection of both the region’s significance for global insurers and the importance of widening conversations across markets.

# Research and dialogue



## Climate Change & Environment

- Safeguarding Home Insurance (report)
- Climate Change & Environment Conference

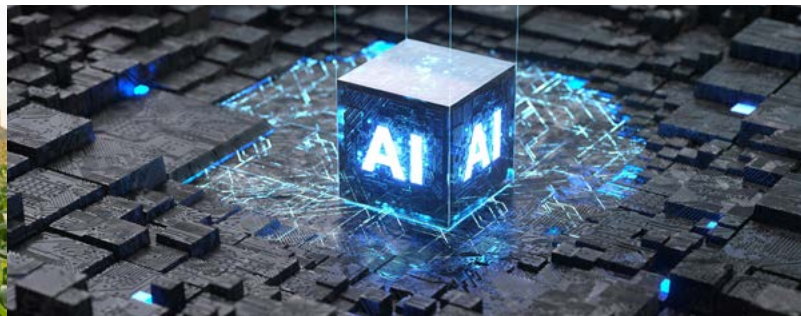
## Health & Demography

- Insurance and the Longevity Economy (report)
- Health & Demography Conference



## Evolving Liability

- Evolving Liability Conference



## Financial Inclusion

- Insurance as a Key Element of Financial Inclusion in Emerging Economies (report)

## Digital & AI Transformation

- Gen AI in the Insurance Customer Journey (report)
- Gen AI Risks for Businesses: Exploring the role for insurance (report)



## Public Policy & Regulation

- Programme on Regulation and Supervision (PROGRES)

## Macro & Goeconomic Shifts

- Insurance in a Fragmented World Economy (report)
- Insurance and Chemical, Biological, Radiological, and Nuclear Risks (report)

# Climate Change & Environment

The Geneva Association's Climate Change & Environment research explores the implications of climate change for insurers, with a particular emphasis in 2025 on the insurability of physical climate risks. Through collaboration with industry and non-industry experts, the work stream focuses on innovative risk management solutions and investment strategies that support sectoral decarbonisation.





## Report

### Safeguarding Home Insurance: Reducing exposure and vulnerability to extreme weather

Rising extreme-weather risks, and related economic and insured losses, are growing in magnitude, increasing pressure in some regions on the availability and affordability of home insurance. Focused on housing sectors in developed economies, this report explores how the actions of various stakeholders affect property exposure and vulnerability to extreme weather. The report further proposes a framework for enhancing the resilience of properties and communities, helping safeguard home insurance.

[▶ Read the report](#)

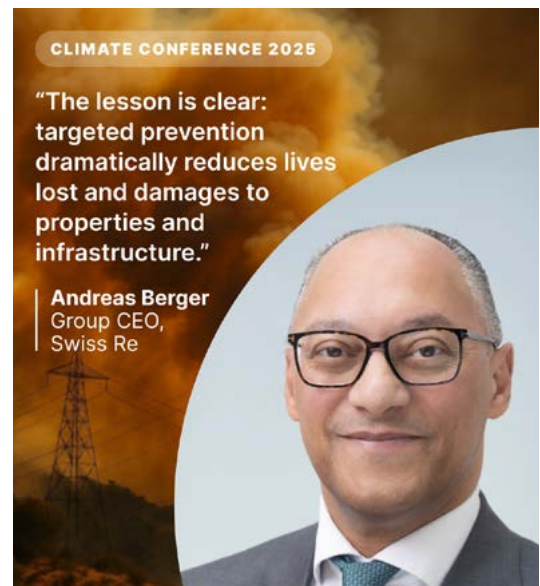
## Conference

### Climate Change & Environment Conference 2025

From Risk to Resilience to Extreme Weather: The Power of Prevention and Innovation – 29 October 2025, Virtual

As floods, wildfires, and storms intensify, stakeholders face a pivotal moment to shift from reacting to disasters to proactively preventing them. The Geneva Association’s 2025 Climate Change & Environment Conference examined how aligned policies, smarter investments, and technological breakthroughs can transform the resilience landscape and the role of insurance within it.

[▶ Read the summary](#)



## Media Roundtable

### Safeguarding Home Insurance

22 May 2025

## Webinar

### Safeguarding Home Insurance

7 May 2025

[▶ Watch the webinar](#)



# Health & Demography

The Geneva Association examines how rising life expectancy, declining fertility rates, and shifting health outcomes are reshaping insurance, with implications for retirement security, product innovation, and the societal purpose of insurers in an ageing world.





## Report

### Insurance and the Longevity Economy

Increasing lifespans and lower birth rates are putting health systems under strain and stretching public and private finances, as savings must stretch over a longer period. Our report explores the socioeconomic impacts and public perception of longevity, based on the findings of a global survey of over 15,000 people, finding that while respondents have a high awareness of longevity risks, they also overestimate their preparedness to manage them.

▶ [Read the report](#)

## Conference

### Health & Demography Conference 2025

Longevity: A 100-year Plan for Life and Health  
Insurance – 27 February 2025, Munich

The conference examined the evolving socioeconomic impacts of increased longevity and the role of insurers in managing related risks. Three themes emerged as central to addressing these challenges: the need to prioritise disease prevention; the importance of enabling longer working lives; and the key role of public policy.

▶ [Read the summary](#)



Adrita Bhattacharya-Craven, Geneva Association;  
Johan Auwerx, Swiss Federal Institute of Technology  
Lausanne; Marcus Ebeling, Max Planck Institute for  
Demographic Research; Frank Schiller, Munich Re

# Financial Inclusion

Our research on financial inclusion and insurance examines how risk protection can be expanded to underserved individuals, households, and small businesses. We analyse protection gaps, barriers to access, product innovation, and distribution models to understand how insurers can strengthen financial resilience while enabling more sustainable, inclusive growth.





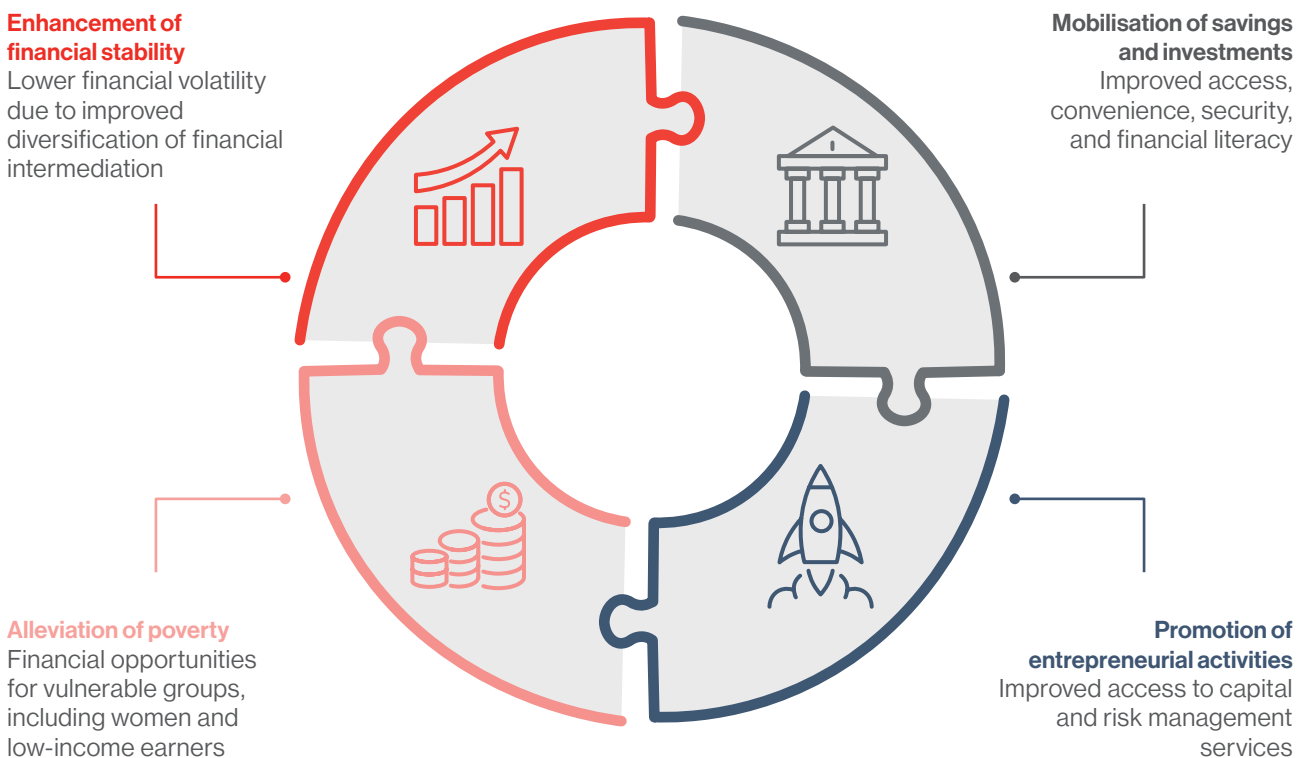
## Report

### Insurance as a Core Element of Financial Inclusion in Emerging Economies

Despite major advancements in access to financial services in emerging economies, considerable protection gaps persist, leaving people highly vulnerable to financial shocks. This report provides insights into how insurance can strengthen economic and financial resilience and stability, drawing on survey data from seven countries. Among the report's findings, medical costs rank as the top financial concern among households, and lack of affordability stands out as a major barrier to purchasing insurance.

▶ [Read the report](#)

**Figure 1: The economic case for financial inclusion**



Source: Geneva Association

# Digital Technologies

Our Digital Technologies work stream explores how AI is creating new forms of business risk while reshaping the relationship between insurers and their customers. We examine technology-driven exposures alongside questions of transparency, fairness, and trust in the deployment of AI across the insurance value chain.



## Report

### Gen AI Risks for Businesses: Exploring the role for insurance

This report explores the adoption of Gen AI among businesses, their awareness of the risks posed by this technology, and demand for related insurance coverage, based on a survey of 600 businesses. While over 90% of surveyed businesses show interest in insurance for Gen AI risks, there are also insurability challenges, for example around adverse selection and coverage limits.

▶ [Read the report](#)

## Report

### Gen AI in the Insurance Customer Journey

Drawing on a survey of 6,000 customers across the world's six largest insurance markets, this report provides unique insights into consumers' awareness of, experiences with, and attitudes toward Gen AI. The report finds that almost 70% of respondents use off-the-shelf Gen AI tools when buying insurance; and continued access to human support is a top priority for customers.

▶ [Read the report](#)



**Christoph Krieg**  
Peak3, a member  
of ZhongAn  
insurance group



**Anna Mejlero**  
Swiss Re



**Peter Wedge**  
Testudo Global



**Ruo (Alex) Jia**  
Geneva  
Association

## Webinar

### Insurance in the Age of Gen AI

3 December 2025

▶ [Watch the webinar](#)

# Macro & Geoeconomic Shifts

Our Macro & Geoeconomic Shifts research examines how structural changes in the global economy and geopolitical landscape are reshaping risk, capital flows, and the operating environment for insurers. We explore emerging security, supply-chain and systemic risks, and assess their implications for insurability, resilience, and the role of insurance in an increasingly uncertain world.





## Report

### Insurance in a Fragmented World Economy

Geoeconomic fragmentation has profound impacts for insurers, such as reducing scope for international risk diversification in both underwriting and investment portfolios as well as operational challenges from diverging laws and regulations. This report lays out three potential fragmentation scenarios – mild, moderate, and extreme geoeconomic fragmentation – and presents strategies to help insurers maintain resilience and adapt to evolving risks.

▶ [Read the report](#)

## Report

### Insurance and Chemical, Biological, Radiological, and Nuclear Risks

Evolving technologies, new malicious actors, and deteriorating global safeguards all contribute to the increasing likelihood and potential impact of chemical, biological, radiological, and nuclear (CBRN) events. Produced in collaboration with the International Forum of Terrorism Risk (Re)Insurance Pools (IFTRIP), this report assesses how existing re/insurance and national pool arrangements can manage these threats.

▶ [Read the report](#)

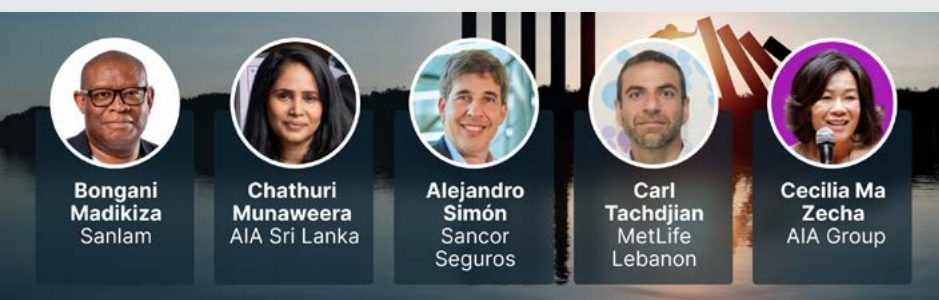


## Webinar

### Trade Wars, Decoupling, and Insurance: Navigating an uncertain global economy

24 February 2025

▶ [Watch the webinar](#)



## Webinar

### Insurance Leadership through Crisis

17 June 2025

▶ [Watch the webinar](#)

# Public Policy & Regulation

Our Public Policy & Regulation work stream provides a platform for insurers, policymakers, and regulators to examine how regulatory developments, supervisory expectations, and public-policy priorities are shaping the insurance sector – and how insurers can contribute constructively to resilient, well-functioning markets.





## Conference

### Programme on Regulation and Supervision (PROGRES)

Closing Protection Gaps and Enhancing Inclusive Insurance Through Regulation – 16–17 September, Singapore

The Geneva Association’s annual Programme on Regulation and Supervision (PROGRES), organised in partnership with the Global Asia Insurance Partnership (GAIP), was held in Asia for the first time in 2025, in Singapore. The event brought together insurers, policymakers, regulators, and supervisors to discuss emerging issues in insurance regulation and supervision and their implications for customers and society.

▶ [Read the summary](#)

Hiroshi Shimizu, Chairman, Nippon Life



Dennis Noordhoek, Geneva Association; Jonathan Dixon, Secretary General, International Association of Insurance Supervisors; Yoshihiro Kawai, Chairman, Global Asia Insurance Partnership; Lee Yuan Siong, Chairman, Geneva Association; Group Chief Executive & President, AIA Group

***“I appreciated that we were able to hear candid opinions from both the regulator side and the private-sector side.”***

Participant, PROGRES

# Evolving Liability

Technological, environmental, social, and legal change all impact the insurance liability landscape. Establishing where liability may fall can have profound consequences in managing risk and promoting investment. The Geneva Association closely follows liability trends and the boundaries of insurability in the liability space.





Charles Brindamour, CEO, Intact Financial Corporation

## Conference

### **Evolving Liability Conference 2025**

New Harms, Legal Responsibilities and Routes for Redress – 24–25 March, London

The 2025 Evolving Liability Conference convened professionals from the insurance, legal, and academic communities to examine how concepts of harm and responsibility are being reshaped. Technological innovation, environmental concerns, and social change are challenging established notions of fault, while novel litigation strategies, regulatory reforms, and collective redress mechanisms are expanding how and where legal claims are brought.

 [Read the summary](#)



Aaron Belair, RSA; Kevin LaCroix, RT Specialty; Samantha Ward, Clifford Chance; Christopher Cates, Intact Financial Corporation

# General Assembly

## Insurance Strategies for a Changing and Uncertain World

29–30 May, New York City, hosted by MetLife and Prudential Financial

Insurers are navigating a world defined by compounding crises and rapid transformation. The Geneva Association's 2025 General Assembly explored how the industry can respond to shifting geoeconomics, accelerating climate threats, and technological disruption by leveraging innovation and collaboration to build resilience and unlock new opportunities.

▶ [Read the summary](#)



Joachim Wenning, Former Chairman of the Board of Management, Munich Re; Lard Friese, CEO, Aegon; Lee Yuan Siong, Group Chief Executive and President, AIA Group; Jad Ariss, Managing Director, Geneva Association



Ian Bremmer, President & Founder, Eurasia Group and GZERO Media



Kenneth Roth, Former Executive Director, Human Rights Watch



Mariët Westermann, Director & CEO, Solomon R. Guggenheim Museum and Foundation



Chandra Donelson, Author of *The Data Detective*



Joachim Wenning, former Chairman of the Board of Management, Munich Re; Tim Sweeney, President, CEO & Chairman, Liberty Mutual Insurance; Tina Mitchell, Natural Hazards Commission, New Zealand; Dave Burt, CEO & Founder, DeltaTerra Capital



Michel Khalaf, President & CEO, MetLife; Mohamed Kande, Global Chairman, PwC; George Sivulka, CEO, Hebbia; Julie Sweet, Chair & CEO, Accenture; Phil Venables, Cybersecurity & AI Risk Expert and former CISO, Google Cloud



Adrian Gore, CEO, Discovery; Linda P. Fried, Dean & DeLamar Professor, Columbia University Mailman School of Public Health; Brooks Tingle, President & CEO, John Hancock; Yiannis Mallis, SVP, Portfolio Strategy & Access, Novo Nordisk; Aashima Gupta, Global Director, Healthcare Strategy & Solutions, Google Cloud



Chathuri Munaweera, CEO, AIA Sri Lanka, and winner of the 2024 Women in Insurance Award

# C-Level Forums

## Economic Forum 2025

### Insurance Strategies for a World of Changing Demographics and Socioeconomic Conditions

12–13 March, Barcelona

The Geneva Association's 2025 Economic Forum, kindly hosted by VidaCaixa, focused on how demographic shifts, such as longer lifespans, lower fertility rates, and evolving migration patterns, are influencing economic systems, financial markets, and insurance business models.



Javier Valle, CEO, VidaCaixa



Michael Menhart, Chief Economist, Munich Re; Darren Pain, Director of Research, Geneva Association

## Chief Communications Officer Meeting 2025

### Insurance Communications in a Changing World: Strategies for 2025

2–3 April, Venice

The Geneva Association's 2025 Chief Communications Officer (CCO) Meeting, kindly hosted by Generali, was a platform to explore an array of topics for insurance communications leaders, from ensuring team relevance and cohesion to effectively navigating diverse stakeholder demands.



Lauren Day, Head of Group Communications & Corporate Affairs, Allianz; Simone Bemporad, Group Chief Communications and Public Affairs Officer, Generali

*“I thoroughly enjoyed the topics of discussion and the networking among peers – the sense of community was strong.”*

Participant, Chief Communications Officer Meeting 2025



Roundtable discussion with Andrea Sironi, Chairman, Generali

## Chief Investment Officer Forum 2025

### Resilient Investing in a Fractured and Ageing World

8–9 October, Venice

The Geneva Association’s 2025 Chief Investment Officer (CIO) Forum, hosted by Generali, brought together senior insurance investment leaders to reassess established assumptions and consider resilient, forward-looking investment approaches. A central theme was the expanding role of alternative assets, particularly in the context of the longevity economy.

▶ [Read the summary](#)



Charles Michel, former President of the European Council (2019–2024); Jad Ariss, Managing Director, Geneva Association



Wim Vermeir, CIO, Ageas; Amy Stepnowski, CIO, The Hartford



Mario Skoric, CEO, Allianz Investment Management; Alain Bokobza, Head of Global Asset Allocation, Société Générale

# Academic work

## The Geneva Papers on Risk and Insurance – Issues and Practice

The Geneva Association began publishing The Geneva Papers on Risk and Insurance in 1976. Since its inception by the Association's first president, Professor Raymond Barre, the journal has had two objectives: 1) to help elaborate and confront key strategic issues for the insurance sector; and 2) to stimulate a constructive dialogue between the insurance sector and its social and economic partners.



### Ernst Meyer Prize

The Geneva Association Ernst Meyer Prize has been awarded annually since 1976 for university research in the form of a doctoral thesis that makes a significant and original contribution to the study of risk and insurance economics.

The joint winners of the 2025 Ernst Meyer Prize were Nicolaus Grochola, Julia Holzapfel, and Lin Zhou. Their work covered the market risks of life insurers, information asymmetries and risk classification, and multivariate risk.



The following issues of *The Geneva Papers* were published in 2025:

### Volume 50, Issue 1, Special issue on Insurtech

January 2025

Articles in this special issue, edited by Alexander Braun and Alex (Ruo) Jia, explore how Insurtech, including digital technologies like big data, IoT, and blockchain, create value for insurers and their customers.

### Volume 50, Issue 2

April 2025

This issue contains articles on cyber risk mitigation, adverse selection, flood risk reduction, and capital requirements under Solvency II.

### Volume 50, Issue 3, Special issue on Legal & Economic Issues of Digital Technologies in Insurance

July 2025

Articles in this special issue, edited by Christophe Courbage and Piotr Tereszkievicz, discuss the challenges digital technologies pose in insurance through legal and economic lenses.

### Volume 50, Issue 4

October 2025

The issue features articles examining the relationships of insurers and reinsurers; directors' and officers' liability insurance; testing of moral hazard; and supplementary insurance programmes.

# Outreach

Maintaining close relationships with our core stakeholders – including insurance companies, industry associations, policymakers, regulators, multilateral organisations, and the media – is central to the Geneva Association’s impact and outreach strategy.

With the creation of a new External Stakeholder Engagement Director role in 2025, we refined our outreach programme and recommitted to strong engagement with external stakeholder organisations. In 2025, Geneva Association experts held briefings with 33 of the organisation’s identified key stakeholder organisations and carried out 115 outreach activities in total.



January 2025  
Webinar panellist, How Can Insurers Manage Emerging Risks?

Pamela Corn



March 2025  
Presentation of GA report on geoeconomic fragmentation

Kai-Uwe Schanz



February 2025  
Panellist, IAIS Chief Economist Roundtable

Darren Pain



May 2025  
Panellist, Health and Retirement

Adrita Bhattacharya-Craven



June 2025  
**Keynote speaker**, The Future of Insurance in an Uncertain World

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**Jad Ariss**



June 2025  
**Speaker**, The Global Landscape and Its Impact for Insurance, high-level workshop

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**Kai-Uwe Schanz**



July 2025  
**Presentation**, Inclusive Insurance in Advanced Economies

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**Dennis Noordhoek**



September 2025  
**Head**, Insurance delegation

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**Maryam Golnaraghi**

# Communicating for impact

Through high-quality research, impactful events, media outreach, and social media activities, the Geneva Association continued to examine and highlight key trends shaping the insurance sector in 2025. Our work was widely cited in the media, indicating growing awareness and interest in what we do.



## Events

85% of participants rated events 'above expectations'

85%

## Social media

25% increase in the number of LinkedIn followers

+25%

## Audience

17% increase in the size of our email campaign audience

+17%

## Media

130 media mentions

130

## Academic journal

The Geneva Papers achieved an all-time high impact factor of 3.3

3.3

# Appendix: 2025 publications and events

## Publications

- **Insurance in a Fragmented World Economy** by Kai-Uwe Schanz (January)
- **Insurance and the Longevity Economy: Navigating protection in the era of 100-year lives** by Adrita Bhattacharya-Craven, Axel Heitmueller, Kai-Uwe Schanz (February)
- **Safeguarding Home Insurance: Reducing exposure and vulnerability to extreme weather** by Maryam Golnaraghi, Zhelyan Vichev (May)
- **Insurance and Chemical, Biological, Radiological, and Nuclear Risks** by the Geneva Association and the International Forum of Terrorism Risk (Re)Insurance Pools (IFTRIP) (September)
- **Gen AI Risks for Businesses: Exploring the role for insurance** by Ruo (Alex) Jia, Martin Eling, Tianyang Wang (October)
- **Gen AI in the Insurance Customer Journey** by Ruo (Alex) Jia, Martin Eling, Tianyang Wang (November)
- **Insurance as a Core Element of Financial Inclusion in Emerging Economies** by Kai-Uwe Schanz (December)

## Translations

### Chinese

- 研究摘要 世界经济分割化中的保险业 by Kai-Uwe Schanz
- 保险与长寿经济：在百岁人生时代寻求保障 by Adrita Bhattacharya-Craven, Axel Heitmueller, Kai-Uwe Schanz
- 健全家庭财产保险：减少极端天气下的风险暴露与脆弱性 by Maryam Golnaraghi, Zhelyan Vichev
- 研究摘要 企业面临的生成式人工智能风险：保险的应对之道 by Alex Jia, Martin Eling, Tianyang Wang
- 生成式人工智能在客户保险流程中的应用 by Alex Jia, Martin Eling, Tianyang Wang
- 保险作为新兴经济体普惠金融的核心要素 by Kai-Uwe Schanz

### Japanese

- 分断化が進む世界経済における保険 by Kai-Uwe Schanz
- 保険と長寿化する経済社会：人生100年時代における保険の在り方を探る by Adrita Bhattacharya-Craven, Axel Heitmueller, Kai-Uwe Schanz
- 住宅保険の社会的機能を守る：異常気象により増大するリスクと脆弱性の軽減に向けて by Maryam Golnaraghi, Zhelyan Vichev
- 企業が直面する生成AIリスク：保険の役割に関する考察 by Alex Jia, Martin Eling, Tianyang Wang
- 保険に関わるカスタマージャーニーにおける生成AI by Alex Jia, Martin Eling, Tianyang Wang
- 新興国でのフィナンシャル・インクルージョン（金融包摂）の推進において中核的役割を担う保険 by Kai-Uwe Schanz

## Events

### C-Level events

- Geneva Association Economic Forum (GAEF) (12–13 March)
- Chief Communications Officer Meeting (2–3 April)
- General Assembly (29–30 May)  
[Read the summary](#)
- Chief Investment Officer Forum (8–9 October) [Read the summary](#)

### Conferences

- Health & Demography Conference (27 February) [Read the summary](#)
- Evolving Liability Conference (24–25 March) [Read the summary](#)
- Programme on Regulation and Supervision 2025 (PROGRES) (16–17 September) [Read the summary](#)
- Climate Change & Environment Conference 2025 (29 October)  
[Read the summary](#)

### Risk Conversations webinars

- Trade Wars, Decoupling, and Insurance: Navigating an uncertain global economy (24 February) [Watch the recording](#)
- Safeguarding Home Insurance: Reducing exposure and vulnerability to extreme weather (22 May) [Watch the recording](#)
- Insurance Leadership Through Crisis (17 June) [Watch the recording](#)
- Insurance in the Age of Gen AI (3 December) [Watch the recording](#)

### Media roundtable

- Safeguarding Home Insurance (7 May)

## The Geneva Papers

- Special issue, Insurtech, January 2025
- Regular issue, April 2025
- Special issue, Legal & Economic Issues of Digital Technologies in Insurance, June 2025
- Regular issue, October 2025

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