AMICE/ICMIF Tenth Insurance Stakeholders' Dialogue

Living longer, living better: The mutual response to longevity

09 December 2026
14h00–16h00 CET, virtual

Longer life expectancy is one of the greatest achievements of modern society, but it also presents new challenges for health systems, retirement provision and financial protection. This year's Stakeholders' Dialogue will explore how mutual and cooperative insurers can respond to these changing needs, helping people not only live longer, but live healthier and more fulfilling lives.

Programme:

14h00–14h05	**Welcome and introduction**
	Liz Green, CEO, ICMIF (United Kingdom), and **Sarah Goddard**, Secretary General, AMICE (Belgium)
14h05–14h25	**Opening keynote: Longevity**
	Gerry will bring a global supervisory perspective on how the insurance sector can respond to the challenges and opportunities of greater longevity.
	Gerry Cross, Secretary General, International Association of Insurance Supervisors (IAIS) (Switzerland)
14h30–14h45	**The actuarial perspective: The underlying longevity and retirement financing challenge. Is there any room for actuarial innovation when balancing guarantees, longevity risk and affordability?**
	Kristian will bring an actuarial perspective on the changes which have taken place in the Danish market over the last 15-20 years – where pension products without investment guarantees have expanded significantly while well-known guaranteed products now play a less significant role. This gives rise to many debates, concerns and considerations of the role of private pension providers and, basically "who should bear the risk"? Q&A
	Kristian Buchardt, Head of Actuarial Department, AP Actuarial Mathematics, University of Copenhagen (Denmark)
14h45–15h45	**Member case studies: the mutual opportunity**
	How can mutual and cooperative insurers turn the challenges of longevity into opportunities for their members? Four short case studies will explore practical responses to longevity, showcase the sector's distinctive strengths and opportunities for innovation, and highlight its role in helping people live longer, healthier, and more secure lives.
14h45–15h00	**Thomas Nérot,** Deputy Director of Mutual Insurance Development, Fédération nationale de la Mutualité Française (FNMF) (France)

15h00–15h10	**Steven Hill,** Head of Policy and External Affairs, Royal London (United Kingdom)
15h10–15h25	**Rhonda Ahrens,** VP, Corporate Actuarial, Thrivent Financial (USA)
15h25–15h40	**Cristi Danielson,** Director, Individual Insurance Products, Wawanesa Insurance (Canada)
15h40–15h55	**Closing keynote**
	Sébastien will bring the voice of European investors, savers and policyholders to the debate. His work on life insurance, retail investment and pensions provides a valuable perspective on what longer lives mean for financial security and consumer outcomes.
	Sébastien Commain, Senior Research & Policy Advisor, Better Finance (The European Federation of Investors and Financial Services Users) (Belgium)
16h00	**Close**