

Program - Concurrent Sessions

Monday, 9 November

13:45 - 15:30

As of Sep. 18, 2026

|                       |                                                                                                                                                                                                                                       |
|-----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Global Issues Affecting Actuaries</b>                                                                                                                                                                                              |
| <b>Venue</b>          | Hall A                                                                                                                                                                                                                                |
| <b>Moderator</b>      | Mike Lombardi                                                                                                                                                                                                                         |
| <b>Presentation 1</b> | <i>Panel Discussion on Global Issues Affecting Actuaries</i>                                                                                                                                                                          |
| Subject               | Life (IAALS), Non-Life (ASTIN), Enterprise Risk Management (AFIR-ERM), Health (IAAHS), Pensions and Social Security (PBSS), Actuarial Consulting (IACA), Data Science/AI, Investment and Finance, Professionalism/Actuarial Education |
| Moderator             |                                                                                                                                                                                                                                       |
| Speaker               | Michael Lombardi, Jean-Francois Begin, Raffaello Marcelloni, Edward Pudlowski, Brian Fannin, Pedro Pacheco Villagrán, Georgios Symeonidis                                                                                             |
| <b>Session Title</b>  | <b>Long-Term Care</b>                                                                                                                                                                                                                 |
| <b>Venue</b>          | Hall B5(1)                                                                                                                                                                                                                            |
| <b>Moderator</b>      | Tadayoshi Otsuka                                                                                                                                                                                                                      |
| <b>Presentation 1</b> | <i>Projections of Healthy Life Expectancy and the Rate of Certification of public Long-Term Care in Japan</i>                                                                                                                         |
| Subject               | Health (IAAHS), Data Science/AI                                                                                                                                                                                                       |
| Speaker               | Masahiro Miyamura, Yutaka Taniguchi, Tadayoshi Otsuka                                                                                                                                                                                 |
| <b>Presentation 2</b> | <i>Actuarial Applications of Long-Term Care Data: From Risk Prediction to Pricing and Portfolio Management</i>                                                                                                                        |
| Subject               | Health (IAAHS), Life (IAALS)                                                                                                                                                                                                          |
| Speaker               | Fumihiko Endo                                                                                                                                                                                                                         |
| <b>Presentation 3</b> | <i>Preparing for the Silver Tsunami: Longevity solution gaps and opportunities in the Asia-Pacific Region</i>                                                                                                                         |
| Subject               | Non-Life (ASTIN), Health (IAAHS)                                                                                                                                                                                                      |
| Speaker               | Dennis Lu, Keisuke Nakamura                                                                                                                                                                                                           |
| <b>Session Title</b>  | <b>Professionalism and Social Responsibility</b>                                                                                                                                                                                      |
| <b>Venue</b>          | Hall B5(2)                                                                                                                                                                                                                            |
| <b>Moderator</b>      | Peter Withey                                                                                                                                                                                                                          |
| <b>Presentation 1</b> | <i>Professional Skepticism for Actuaries: Understanding Common Biases for Better Assumptions</i>                                                                                                                                      |
| Subject               | Life (IAALS), Professionalism/Actuarial Education                                                                                                                                                                                     |
| Speaker               | Otto Ho, Peter Hovard                                                                                                                                                                                                                 |
| <b>Presentation 2</b> | <i>Actuaries in Action: Advancing the Profession for Sustainable Development</i>                                                                                                                                                      |
| Subject               | Professionalism/Actuarial Education                                                                                                                                                                                                   |
| Speaker               | Queenie Chow, Prechhya Mathema, Xiao Xu                                                                                                                                                                                               |
| <b>Presentation 3</b> | <i>Actuaries in Non-traditional Roles - Medicine Recycling</i>                                                                                                                                                                        |
| Subject               | Professionalism/Actuarial Education                                                                                                                                                                                                   |
| Speaker               | Aatman Dattani                                                                                                                                                                                                                        |
| <b>Session Title</b>  | <b>Large Language Models</b>                                                                                                                                                                                                          |
| <b>Venue</b>          | Hall B7(1)                                                                                                                                                                                                                            |
| <b>Moderator</b>      | Nalen Naidoo                                                                                                                                                                                                                          |
| <b>Presentation 1</b> | <i>Advanced Applications of Generative AI in Actuarial Science: Case Studies Beyond ChatGPT</i>                                                                                                                                       |
| Subject               | Data Science/AI                                                                                                                                                                                                                       |
| Speaker               | Iris Nonneman, Simon Hatzesberger                                                                                                                                                                                                     |
| <b>Presentation 2</b> | <i>Harnessing Large Language Models in Actuarial Practice: Foundations, Spreadsheet Applications, and Enhanced Documentation Generation</i>                                                                                           |
| Subject               | Data Science/AI, Enterprise Risk Management (AFIR-ERM)                                                                                                                                                                                |
| Speaker               | Pierre MIEHE, Marie Bénier                                                                                                                                                                                                            |
| <b>Presentation 3</b> | <i>Engineering Quality Assurance for LLM Deployment in Insurance: A Framework for Precision and Stability</i>                                                                                                                         |
| Subject               | Data Science/AI, Life (IAALS)                                                                                                                                                                                                         |
| Speaker               | YI-CHEN LAI, CHIAO-CHING HUANG                                                                                                                                                                                                        |

\* Presentation order within each session is based on abstract submission order and may differ from the actual presentation order.

|                       |                                                                                                                                           |
|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Recovery and Resolution / Governance</b>                                                                                               |
| <b>Venue</b>          | Hall B7(2)                                                                                                                                |
| <b>Moderator</b>      | Bryan Liu                                                                                                                                 |
| <b>Presentation 1</b> | <i>The European IRRD and its challenges for actuaries</i>                                                                                 |
| Subject               | Enterprise Risk Management (AFIR-ERM), Professionalism/Actuarial Education                                                                |
| Speaker               | Roland Weber                                                                                                                              |
| <b>Presentation 2</b> | <i>Rethinking the Need for Insurance Guarantee Schemes</i>                                                                                |
| Subject               | Enterprise Risk Management (AFIR-ERM)                                                                                                     |
| Speaker               | Lauri Saraste                                                                                                                             |
| <b>Presentation 3</b> | <i>Examining the G in ESG: An Actuarial Perspective</i>                                                                                   |
| Subject               | Enterprise Risk Management (AFIR-ERM)                                                                                                     |
| Speaker               | Tetsuya Abe, Carolina Cristina Castro                                                                                                     |
| <b>Session Title</b>  | <b>Climate Risk in Life Insurance</b>                                                                                                     |
| <b>Venue</b>          | Hall C                                                                                                                                    |
| <b>Moderator</b>      | Michiel van der Wardt                                                                                                                     |
| <b>Presentation 1</b> | <i>Addressing Climate Risk in Life Insurance: Case Studies and Evolving Regulatory Expectations</i>                                       |
| Subject               | Life (IAALS), Enterprise Risk Management (AFIR-ERM)                                                                                       |
| Speaker               | Erica Chan, Claire Booth                                                                                                                  |
| <b>Presentation 2</b> | <i>A Second Step into Climate Risk: Evaluating DLNM (Distributed Lag Non-Linear Model) for Risk Analysis in Life and Health Insurance</i> |
| Subject               | Life (IAALS), Health (IAAHS)                                                                                                              |
| Speaker               | Shogo Katsui                                                                                                                              |
| <b>Presentation 3</b> | <i>Pricing of options and Guarantees: Impact of Climate Change</i>                                                                        |
| Subject               | Life (IAALS), Enterprise Risk Management (AFIR-ERM)                                                                                       |
| Speaker               | Alasdair Thompson                                                                                                                         |
| <b>Session Title</b>  | <b>Private Equity Investment and AIR</b>                                                                                                  |
| <b>Venue</b>          | Hall D5                                                                                                                                   |
| <b>Moderator</b>      | Fongnei Chan                                                                                                                              |
| <b>Presentation 1</b> | <i>Expected SBDA: A forward-looking performance measure of Private Equity funds</i>                                                       |
| Subject               | Investment and Finance, Pensions and Social Security (PBSS)                                                                               |
| Speaker               | Koichi Miyazaki                                                                                                                           |
| <b>Presentation 2</b> | <i>Asset-Intensive Reinsurance: A Strategic Lever for Capital Optimization and Product Competitiveness</i>                                |
| Subject               | Investment and Finance, Life (IAALS)                                                                                                      |
| Speaker               | Bingjie Li                                                                                                                                |
| <b>Presentation 3</b> | <i>Modeling Georges Bataille's Major Game for Private Equity Investments with Quantum Decision Theory</i>                                 |
| Subject               | Investment and Finance                                                                                                                    |
| Speaker               | Miwaka Yamashita                                                                                                                          |
| <b>Session Title</b>  | <b>Evolving Actuarial Practice</b>                                                                                                        |
| <b>Venue</b>          | Hall D7                                                                                                                                   |
| <b>Moderator</b>      | Bozenna Hinton                                                                                                                            |
| <b>Presentation 1</b> | <i>Actuarial Analysis Based on Customer Behavior</i>                                                                                      |
| Subject               | Actuarial Consulting (IACA), Non-Life (ASTIN)                                                                                             |
| Speaker               | John Kim                                                                                                                                  |
| <b>Presentation 2</b> | <i>Challenges of Small to Medium size Actuarial Consulting Practice</i>                                                                   |
| Subject               | Actuarial Consulting (IACA)                                                                                                               |
| Speaker               | Ibrahim Muhanna                                                                                                                           |
| <b>Presentation 3</b> | <i>Digital Ecosystems &amp; Inclusive Financial Solutions for Underserved Communities</i>                                                 |
| Subject               | Actuarial Consulting (IACA)                                                                                                               |
| Speaker               | George Odera                                                                                                                              |
| <b>Session Title</b>  | <b>Modernizing Actuarial Models</b>                                                                                                       |
| <b>Venue</b>          | Hall E Seminar Room(2)                                                                                                                    |
| <b>Moderator</b>      | Salma Galvan                                                                                                                              |
| <b>Presentation 1</b> | <i>Modernizing Life Insurance Systems with Markov: A Practical Alternative to Commutation Numbers</i>                                     |
| Subject               | Life (IAALS)                                                                                                                              |
| Speaker               | Alexandre Allegrezza                                                                                                                      |
| <b>Presentation 2</b> | <i>Comparison theorems and Thiele's equation</i>                                                                                          |
| Subject               | Life (IAALS), Health (IAAHS)                                                                                                              |
| Speaker               | Christian Furrer                                                                                                                          |

|                       |                                                                                                                                                                   |
|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Pension Fund Valuation and Solvency</b>                                                                                                                        |
| <b>Venue</b>          | G402                                                                                                                                                              |
| <b>Moderator</b>      | Peter Devlin                                                                                                                                                      |
| <b>Presentation 1</b> | <i>If the discount rate is the answer, what is the question?</i>                                                                                                  |
| Subject               | Pensions and Social Security (PBSS), Non-Life (ASTIN)                                                                                                             |
| Speaker               | Charles Cowling                                                                                                                                                   |
| <b>Presentation 2</b> | <i>Resilient Pension Systems in a Small Open Economy: Solvency, Longevity, and Innovative Benefit Design in Iceland</i>                                           |
| Subject               | Pensions and Social Security (PBSS), Health (IAAHS)                                                                                                               |
| Speaker               | Sigurdur Freyr Jonatansson                                                                                                                                        |
| <b>Presentation 3</b> | <i>Deep Learning supports Solvency Requirements for Swiss Pension Funds and ensures the Guarantee of Benefit Payments at any time</i>                             |
| Subject               | Pensions and Social Security (PBSS), Data Science/AI                                                                                                              |
| Speaker               | Mauro Triulzi                                                                                                                                                     |
| <b>Session Title</b>  | <b>Predictive Modeling</b>                                                                                                                                        |
| <b>Venue</b>          | G409                                                                                                                                                              |
| <b>Moderator</b>      | Suguru Fujita                                                                                                                                                     |
| <b>Presentation 1</b> | <i>Spatio-Temporal Actuarial Modeling with SPDE</i>                                                                                                               |
| Subject               | Non-Life (ASTIN)                                                                                                                                                  |
| Speaker               | Seiichiro Sano                                                                                                                                                    |
| <b>Presentation 2</b> | <i>Optimal Pricing of CMTPL Insurance Using Machine Learning Models</i>                                                                                           |
| Subject               | Non-Life (ASTIN), Data Science/AI                                                                                                                                 |
| Speaker               | Artak Bakhshyan                                                                                                                                                   |
| <b>Presentation 3</b> | <i>Interpretable Ensembles: Enhancing Claim Frequency Modeling with External Socioeconomic Factors</i>                                                            |
| Subject               | Non-Life (ASTIN), Data Science/AI                                                                                                                                 |
| Speaker               | Tobias Baur                                                                                                                                                       |
| <b>Session Title</b>  | <b>Quantum Methods</b>                                                                                                                                            |
| <b>Venue</b>          | G502                                                                                                                                                              |
| <b>Moderator</b>      | Esko Kivisaari                                                                                                                                                    |
| <b>Presentation 1</b> | <i>A Hybrid Quantum-Stochastic Framework for the Valuation and Forecasting of Complex Financial Instruments</i>                                                   |
| Subject               | Investment and Finance, Enterprise Risk Management (AFIR-ERM)                                                                                                     |
| Speaker               | MARCO ANTONIO RUIZ OLVERA                                                                                                                                         |
| <b>Presentation 2</b> | <i>From Research to Reality: Quantum Computing Opportunities for Actuaries</i>                                                                                    |
| Subject               | Actuarial Consulting (IACA)                                                                                                                                       |
| Speaker               | Svenja Ernst, Alexander Bohnert                                                                                                                                   |
| <b>Presentation 3</b> | <i>Quantum Machine Learning: An Upgrade to Actuarial Data Quality and Capital Modelling?</i>                                                                      |
| Subject               | Data Science/AI, Enterprise Risk Management (AFIR-ERM)                                                                                                            |
| Speaker               | David Garvin, Abdal Chaudhry, Michael Leitschkis                                                                                                                  |
| <b>Session Title</b>  | <b>Evaluation of Pension Reforms</b>                                                                                                                              |
| <b>Venue</b>          | G510                                                                                                                                                              |
| <b>Moderator</b>      | George Russell                                                                                                                                                    |
| <b>Presentation 1</b> | <i>Improving pension outcomes : experience following the introduction of the two-pot system</i>                                                                   |
| Subject               | Pensions and Social Security (PBSS)                                                                                                                               |
| Speaker               | John Anderson                                                                                                                                                     |
| <b>Presentation 2</b> | <i>Intragenerational heterogeneity in Brazilian General Social Security System (RGPS): an actuarial analysis of the 2019 reform within a multi-risk framework</i> |
| Subject               | Pensions and Social Security (PBSS)                                                                                                                               |
| Speaker               | Ana Cristina de Souza Queiroz, Luis Eduardo Afonso                                                                                                                |
| <b>Presentation 3</b> | <i>Pension Reform, Investor Storm: How Did Investor Sentiment React?</i>                                                                                          |
| Subject               | Pensions and Social Security (PBSS), Investment and Finance                                                                                                       |
| Speaker               | Laryssa Cristhina Freitas                                                                                                                                         |
| <b>Session Title</b>  | <b>Actuarial Practices in M&amp;A</b>                                                                                                                             |
| <b>Venue</b>          | G602                                                                                                                                                              |
| <b>Moderator</b>      | Sam Nandi                                                                                                                                                         |
| <b>Presentation 1</b> | <i>Life Insurance M&amp;A in Japan: Current Trends, Driving Forces &amp; Future Outlook</i>                                                                       |
| Subject               | Actuarial Consulting (IACA), Life (IAALS)                                                                                                                         |
| Speaker               | Daisuke Seki                                                                                                                                                      |
| <b>Presentation 2</b> | <i>Life Insurance M&amp;A in North America: Current Trends, Driving Forces &amp; Future Outlook</i>                                                               |
| Subject               | Actuarial Consulting (IACA), Life (IAALS)                                                                                                                         |
| Speaker               | Rahul Mohan, Daisuke Seki                                                                                                                                         |
| <b>Presentation 3</b> | <i>Life Insurance M&amp;A in Europe: Current Trends, Driving Forces &amp; Future Outlook</i>                                                                      |
| Subject               | Actuarial Consulting (IACA), Life (IAALS)                                                                                                                         |
| Speaker               | Stuart Reynolds                                                                                                                                                   |

\* Presentation order within each session is based on abstract submission order and may differ from the actual presentation order.

|                       |                                                                               |
|-----------------------|-------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Dynamic Lapses</b>                                                         |
| <b>Venue</b>          | G701                                                                          |
| <b>Moderator</b>      | Alexander Bohnert                                                             |
| <b>Presentation 1</b> | <i>An Empirical Study of Mass Lapse Events Using Japanese Historical Data</i> |
| Subject               | Life (IAALS)                                                                  |
| Speaker               | Tetsuya Kaseda, Taishi Tabata, Kunihiro Iinuma                                |
| <b>Presentation 2</b> | <i>Modeling and Analyzing impact of FX driven lapse behavior in Japan</i>     |
| Subject               | Life (IAALS)                                                                  |
| Speaker               | David Wang, Hiroki Koizumi, Ben Johnson                                       |
| <b>Presentation 3</b> | <i>Application of Prospect Theory to Lapse Rate Projection</i>                |
| Subject               | Life (IAALS), Enterprise Risk Management (AFIR-ERM)                           |
| Speaker               | Yuta Sugimura                                                                 |

\* Presentation order within each session is based on abstract submission order and may differ from the actual presentation order.

## Program - Concurrent Sessions

Monday, 9 November

16:15 - 18:00

As of Sep. 18, 2026

|                       |                                                                                                                                             |
|-----------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Private Credit</b>                                                                                                                       |
| <b>Venue</b>          | Hall A                                                                                                                                      |
| <b>Moderator</b>      | Florin Ginghina                                                                                                                             |
| <b>Presentation 1</b> | <i>Private Credits in Life Insurance: Trends, Opportunities, Challenges, and Strategic Insights</i>                                         |
| Subject               | Investment and Finance, Life (IAALS)                                                                                                        |
| Speaker               | Joy Chen, Naoki Sunamoto, Chris Howells                                                                                                     |
| <b>Session Title</b>  | <b>Fraud Detection</b>                                                                                                                      |
| <b>Venue</b>          | Hall B5(1)                                                                                                                                  |
| <b>Moderator</b>      | Hidemasa Oda                                                                                                                                |
| <b>Presentation 1</b> | <i>How to Apply Various Analytical Techniques in Conduct Risk Management - An Application to Sales Agents Fraud Detection -</i>             |
| Subject               | Enterprise Risk Management (AFIR-ERM), Data Science/AI                                                                                      |
| Speaker               | Kazuyoshi Hashidate                                                                                                                         |
| <b>Presentation 2</b> | <i>Accidents That Never Happened: GenAI and Fraud in Motor Insurance</i>                                                                    |
| Subject               | Data Science/AI                                                                                                                             |
| Speaker               | Sven Wagner, Leonid Zeldin                                                                                                                  |
| <b>Presentation 3</b> | <i>From Detection to Prevention: A Machine Learning Framework for Fraud Risk Scoring in Life Insurance</i>                                  |
| Subject               | Life (IAALS), Data Science/AI                                                                                                               |
| Speaker               | Jou-An Chen, Kan-Sheng Hsu                                                                                                                  |
| <b>Session Title</b>  | <b>Actuarial Capacity Building</b>                                                                                                          |
| <b>Venue</b>          | Hall B5(2)                                                                                                                                  |
| <b>Moderator</b>      | Thanuja Krishnaratna                                                                                                                        |
| <b>Presentation 1</b> | <i>AI: Artificial or Actuarial Intelligence – Education for the Future</i>                                                                  |
| Subject               | Professionalism/Actuarial Education, Data Science/AI                                                                                        |
| Speaker               | Henning Wergen                                                                                                                              |
| <b>Presentation 2</b> | <i>Digital Transformation of Actuarial Education: An AI-Driven Framework for Knowledge Management and Personalized Learning</i>             |
| Subject               | Professionalism/Actuarial Education                                                                                                         |
| Speaker               | HSIANG-YI LEE                                                                                                                               |
| <b>Presentation 3</b> | <i>Adapting actuarial credentialing to prepare new actuaries for the challenges and opportunities ahead</i>                                 |
| Subject               | Professionalism/Actuarial Education, Data Science/AI                                                                                        |
| Speaker               | Ken Guthrie                                                                                                                                 |
| <b>Session Title</b>  | <b>AI in Actuarial Practice</b>                                                                                                             |
| <b>Venue</b>          | Hall B7(1)                                                                                                                                  |
| <b>Moderator</b>      | Alexander Bohnert                                                                                                                           |
| <b>Presentation 1</b> | <i>Democratizing Actuarial Expertise Through Fine-Tuned Chain of Thoughts: A Revolutionary Framework for AI-Powered Insurance Reasoning</i> |
| Subject               | Data Science/AI                                                                                                                             |
| Speaker               | Manuel Caccone                                                                                                                              |
| <b>Presentation 2</b> | <i>Democratization Cloud – A New AI-based Approach to Turning Actuarial Models into Scalable Services</i>                                   |
| Subject               | Data Science/AI                                                                                                                             |
| Speaker               | Christoph Kling                                                                                                                             |
| <b>Presentation 3</b> | <i>Actuary + AI Generated Medium Scenario Set</i>                                                                                           |
| Subject               | Data Science/AI, Enterprise Risk Management (AFIR-ERM)                                                                                      |
| Speaker               | David Ingram                                                                                                                                |

|                       |                                                                                                                               |
|-----------------------|-------------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>IFRS17 and Life Insurance</b>                                                                                              |
| <b>Venue</b>          | Hall B7(2)                                                                                                                    |
| <b>Moderator</b>      | Gunn Albertsen                                                                                                                |
| <b>Presentation 1</b> | <i>Connecting RBC and IFRS17: Lessons from the developing world</i>                                                           |
| Subject               | Life (IAALS)                                                                                                                  |
| Speaker               | Hassan Scott Odierno                                                                                                          |
| <b>Presentation 2</b> | <i>Valuation of participating insurance contracts with intergenerational risks sharing under IFRS 17</i>                      |
| Subject               | Life (IAALS), Investment and Finance                                                                                          |
| Speaker               | Tachfine EL ALAMI                                                                                                             |
| <b>Presentation 3</b> | <i>Addressing the phase shift of Interest Rate Environment: Effects of IFRS 17 and Impacts of Insurance Capital Standards</i> |
| Subject               | Life (IAALS)                                                                                                                  |
| Speaker               | Nick Jessop                                                                                                                   |
| <b>Session Title</b>  | <b>Climate Change Scenarios</b>                                                                                               |
| <b>Venue</b>          | Hall C                                                                                                                        |
| <b>Moderator</b>      | Jean-François Bégin                                                                                                           |
| <b>Presentation 1</b> | <i>Climate Change: Can Extreme Value Theory predict the “end of times” ?</i>                                                  |
| Subject               | Enterprise Risk Management (AFIR-ERM)                                                                                         |
| Speaker               | Stephane Loisel                                                                                                               |
| <b>Presentation 2</b> | <i>Addressing the critical gap: sharing UK experience developing “central use-case” (3°C) climate scenarios</i>               |
| Subject               | Enterprise Risk Management (AFIR-ERM)                                                                                         |
| Speaker               | Loubna Benkirane, Claire Booth                                                                                                |
| <b>Presentation 3</b> | <i>IFoA Working Party: Climate Stress and Scenario Analysis</i>                                                               |
| Subject               | Enterprise Risk Management (AFIR-ERM)                                                                                         |
| Speaker               | Claire Booth, Adel Drew                                                                                                       |
| <b>Session Title</b>  | <b>Asset Management: From Households to Private Markets</b>                                                                   |
| <b>Venue</b>          | Hall D5                                                                                                                       |
| <b>Moderator</b>      | Samuel Cywie                                                                                                                  |
| <b>Presentation 1</b> | <i>Optimal Wealth Accumulation and Asset Allocation Strategies in Japan's Evolving Economic and Demographic Landscape</i>     |
| Subject               | Investment and Finance, Pensions and Social Security (PBSS)                                                                   |
| Speaker               | Tomohiro Ichiyama                                                                                                             |
| <b>Presentation 2</b> | <i>Valuation of Non Listed Assets</i>                                                                                         |
| Subject               | Investment and Finance                                                                                                        |
| Speaker               | Gavin Conn, Nick Jessop                                                                                                       |
| <b>Presentation 3</b> | <i>Generative AI for Private Asset Onboarding</i>                                                                             |
| Subject               | Investment and Finance, Data Science/AI                                                                                       |
| Speaker               | Jerome Ogrodzki, Chadwick Cheung                                                                                              |
| <b>Session Title</b>  | <b>Actuarial Issues in Social Security</b>                                                                                    |
| <b>Venue</b>          | Hall D7                                                                                                                       |
| <b>Moderator</b>      | Georgios Symeonidis                                                                                                           |
| <b>Presentation 1</b> | <i>Utilization of Actuarial Analysis in Welfare Program in Japan — Its Significance and Some Related Lawsuits</i>             |
| Subject               | Pensions and Social Security (PBSS)                                                                                           |
| Speaker               | Hotaka Nishio                                                                                                                 |
| <b>Presentation 2</b> | <i>MEASURING AND BALANCING ADEQUACY AND SUSTAINABILITY IN SOCIAL SECURITY PROGRAMS</i>                                        |
| Subject               | Pensions and Social Security (PBSS)                                                                                           |
| Speaker               | Assia Billig, Barbara D'Ambrogi-Ola, Raffaello Marcelloni, Aldona Skučaitė                                                    |
| <b>Presentation 3</b> | <i>Extending the Actuarial Framework for Universal Basic Income in Small Developing States:</i>                               |
|                       | <i>Applications in Education and Affordable Housing</i>                                                                       |
| Subject               | Data Science/AI                                                                                                               |
| Speaker               | Shubhash Gosine, Pedro Medford                                                                                                |
| <b>Session Title</b>  | <b>Model Governance</b>                                                                                                       |
| <b>Venue</b>          | Hall E Seminar Room(1)                                                                                                        |
| <b>Moderator</b>      | Gabor Hanak                                                                                                                   |
| <b>Presentation 1</b> | <i>Considerations for Developing Comprehensive Model Governance Frameworks, Including AI:</i>                                 |
|                       | <i>An Overview of Principles for Model Risk Management, Required Actions for Insurance Groups, and the Role of Actuaries</i>  |
| Subject               | Data Science/AI, Enterprise Risk Management (AFIR-ERM)                                                                        |
| Speaker               | Kazuki Hashimoto, Koki Masumoto                                                                                               |
| <b>Presentation 2</b> | <i>A Risk-Based Framework for AI Governance: Risk Stratification, Validity Monitoring, and Governance Measures</i>            |
| Subject               | Enterprise Risk Management (AFIR-ERM)                                                                                         |
| Speaker               | PengFei Yao                                                                                                                   |

\* Presentation order within each session is based on abstract submission order and may differ from the actual presentation order.

|                       |                                                                                                                                 |
|-----------------------|---------------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Formalization, Optimization and Sustainable Insurance</b>                                                                    |
| <b>Venue</b>          | Hall E Seminar Room(2)                                                                                                          |
| <b>Moderator</b>      | Rade Musulin                                                                                                                    |
| <b>Presentation 1</b> | <i>Formalizing Actuarial Mathematics in Proof Assistants</i>                                                                    |
| Subject               | Life (IAALS)                                                                                                                    |
| Speaker               | Yosuke Ito                                                                                                                      |
| <b>Presentation 2</b> | <i>Meeting Industry Demands with Governed Model Optimization: Faster, Sounder, and More Valuable Actuarial Models</i>           |
| Subject               | Life (IAALS), Enterprise Risk Management (AFIR-ERM)                                                                             |
| Speaker               | Brooking Sun, Simon Gervais, Andy Smith                                                                                         |
| <b>Presentation 3</b> | <i>A Feasibility Study of Sustainable Insurance: A Case of 100% Sustainable Life Insurance by Bâloise Assurances Luxembourg</i> |
| Subject               | Life (IAALS), Investment and Finance                                                                                            |
| Speaker               | Haruyoshi Ito                                                                                                                   |
| <b>Session Title</b>  | <b>Retirement Solutions</b>                                                                                                     |
| <b>Venue</b>          | G402                                                                                                                            |
| <b>Moderator</b>      | Lisa Wade                                                                                                                       |
| <b>Presentation 1</b> | <i>Balancing Stability and Equity in Target Benefit Plans: A Unified Framework for Sustainable Design</i>                       |
| Subject               | Pensions and Social Security (PBSS), Actuarial Consulting (IACA)                                                                |
| Speaker               | Chun-Ming (George) Ma                                                                                                           |
| <b>Presentation 2</b> | <i>Empowering Retirement: Global Insights on Lifetime Income, Engagement, Defaults, and Pricing Fairness</i>                    |
| Subject               | Pensions and Social Security (PBSS), Life (IAALS)                                                                               |
| Speaker               | Hamish Wilson                                                                                                                   |
| <b>Presentation 3</b> | <i>Strategic Product Development in Life and Pensions: A Danish Actuarial Perspective</i>                                       |
| Subject               | Pensions and Social Security (PBSS), Professionalism/Actuarial Education                                                        |
| Speaker               | Astrid Carlsen, Cansu Wulff                                                                                                     |
| <b>Session Title</b>  | <b>Advanced Topics in Motor Insurance</b>                                                                                       |
| <b>Venue</b>          | G409                                                                                                                            |
| <b>Moderator</b>      | Sule Sahin                                                                                                                      |
| <b>Presentation 1</b> | <i>Advancing the Ogden Tables: Towards Third-Generation Reduction Factors</i>                                                   |
| Subject               | Non-Life (ASTIN), Life (IAALS)                                                                                                  |
| Speaker               | Sule Sahin                                                                                                                      |
| <b>Presentation 2</b> | <i>New Energy Vehicle Insurance</i>                                                                                             |
| Subject               | Non-Life (ASTIN)                                                                                                                |
| Speaker               | Zhijian Chen, Xinrong Li                                                                                                        |
| <b>Session Title</b>  | <b>Advanced Risk Modeling</b>                                                                                                   |
| <b>Venue</b>          | G502                                                                                                                            |
| <b>Moderator</b>      | Yuriy Krvavych                                                                                                                  |
| <b>Presentation 1</b> | <i>The brains behind bots: An approach to cyber risks from the perspective of exposure to operational risks</i>                 |
| Subject               | Enterprise Risk Management (AFIR-ERM), Data Science/AI                                                                          |
| Speaker               | Agatha Nogueira                                                                                                                 |
| <b>Presentation 2</b> | <i>Insolvency Risk Assessment of Non-Financial Public Companies Using Cash Flow at Risk Model</i>                               |
| Subject               | Enterprise Risk Management (AFIR-ERM)                                                                                           |
| Speaker               | Bruno M. Salotti                                                                                                                |
| <b>Presentation 3</b> | <i>Dynamic Stress-Testing of Insurance Markets under Multi-Dimensional Risks</i>                                                |
| Subject               | Non-Life (ASTIN), Data Science/AI                                                                                               |
| Speaker               | Sebastain Awondo                                                                                                                |

|                       |                                                                                                                                                                        |
|-----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Mortality Forecasting (I)</b>                                                                                                                                       |
| <b>Venue</b>          | G602                                                                                                                                                                   |
| <b>Moderator</b>      | Takuro Sorihashi                                                                                                                                                       |
| <b>Presentation 1</b> | <i>Regional Mortality Forecasting in Japan: Comparing Deep Learning with Lee–Carter</i>                                                                                |
| Subject               | Data Science/AI, Life (IAALS)                                                                                                                                          |
| Speaker               | Aurelien Manera, Marius Parfait Tebou Tedong                                                                                                                           |
| <b>Presentation 2</b> | <i>Application of the first exit time stochastic model with self-repair mechanism to human mortality rates</i>                                                         |
| Subject               | Health (IAAHS), Life (IAALS)                                                                                                                                           |
| Speaker               | Noriyuki Shimoyama                                                                                                                                                     |
| <b>Presentation 3</b> | <i>Interpretable Generative Neural Network Model for Cause-of-death Mortality Prediction and Interval Estimation: A Convolutional Variational Autoencoder Approach</i> |
| Subject               | Data Science/AI, Life (IAALS)                                                                                                                                          |
| Speaker               | Momoka Iwai, Naoki Matsuyama                                                                                                                                           |
| <b>Session Title</b>  | <b>Advanced Pricing Methodologies</b>                                                                                                                                  |
| <b>Venue</b>          | G610                                                                                                                                                                   |
| <b>Moderator</b>      | Xavier Maréchal                                                                                                                                                        |
| <b>Presentation 1</b> | <i>Market-based insurance ratemaking: application to pet insurance</i>                                                                                                 |
| Subject               | Non-Life (ASTIN), Actuarial Consulting (IACA)                                                                                                                          |
| Speaker               | Pierrick Piette                                                                                                                                                        |
| <b>Presentation 2</b> | <i>Enhancing Preferred Risk Insurance through Machine Learning Models</i>                                                                                              |
| Subject               | Data Science/AI, Life (IAALS)                                                                                                                                          |
| Speaker               | Mutsuki Kojima                                                                                                                                                         |
| <b>Presentation 3</b> | <i>Specialized Analytics for Sustainable Health Insurance Pricing: Beyond Traditional Methods</i>                                                                      |
| Subject               | Health (IAAHS)                                                                                                                                                         |
| Speaker               | Sahib Khosla                                                                                                                                                           |
| <b>Session Title</b>  | <b>Mortality Forecasting (II)</b>                                                                                                                                      |
| <b>Venue</b>          | G701                                                                                                                                                                   |
| <b>Moderator</b>      | Tadayoshi Otsuka                                                                                                                                                       |
| <b>Presentation 1</b> | <i>Stochastic estimation and projection of Mexican mortality using demographic and economic indicators related to gentrification</i>                                   |
| Subject               | Life (IAALS), Data Science/AI                                                                                                                                          |
| Speaker               | Jose Daniel Lopez-Barrientos                                                                                                                                           |
| <b>Presentation 2</b> | <i>A Variance-Equalized Complementary Log–Log APC-type Regression Model for Observed Mortality Variation</i>                                                           |
| Subject               | Life (IAALS)                                                                                                                                                           |
| Speaker               | Akira ARAI                                                                                                                                                             |

\* Presentation order within each session is based on abstract submission order and may differ from the actual presentation order.

**Program - Concurrent Sessions****Tuesday, 10 November****10:45 - 12:30**

As of Sep. 18, 2026

|                       |                                                                                                                                                                                        |
|-----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Climate Change and Protection Gap</b>                                                                                                                                               |
| <b>Venue</b>          | Hall A                                                                                                                                                                                 |
| <b>Moderator</b>      | Bernard Wong                                                                                                                                                                           |
| <b>Presentation 1</b> | <i>An Empirical Study of Product Development and Underwriting Challenges in Weather Parametric Insurance — Managing Basis Risk under Regulatory Constraints: Evidence from Japan —</i> |
| Subject               | Non-Life (ASTIN)                                                                                                                                                                       |
| Speaker               | Yuta Nishiyama                                                                                                                                                                         |
| <b>Presentation 2</b> | <i>The Current Status of the Natcat Protection Gap and the Role of Japanese Actuaries</i>                                                                                              |
| Subject               | Professionalism/Actuarial Education                                                                                                                                                    |
| Speaker               | Tsudoi Kaminaka, Yasuhide Kaneshiro, Jumpei Ishikawa                                                                                                                                   |
| <b>Presentation 3</b> | <i>A consideration on how actuaries in Japan should address climate change and sustainability</i>                                                                                      |
| Subject               | Professionalism/Actuarial Education                                                                                                                                                    |
| Speaker               | Kazuki Kuriyama, Yoshihiro Matsumori, Yukimura Suzuki, Shinichi Kanai, Tsudoi Kaminaka, Akihiro Jitsuishi                                                                              |
| <b>Session Title</b>  | <b>Innovative Approaches in Health Insurance</b>                                                                                                                                       |
| <b>Venue</b>          | Hall B5(1)                                                                                                                                                                             |
| <b>Moderator</b>      | Ed Pudlowski                                                                                                                                                                           |
| <b>Presentation 1</b> | <i>Reimagining Critical Illness Product Insights and Key Market Trends in Asia</i>                                                                                                     |
| Subject               | Health (IAAHS), Data Science/AI                                                                                                                                                        |
| Speaker               | Samuel Lim, Wendy Low                                                                                                                                                                  |
| <b>Presentation 2</b> | <i>Leveraging Real-World Data to Build Clinically-Focused Claims Groupers</i>                                                                                                          |
| Subject               | Health (IAAHS), Data Science/AI                                                                                                                                                        |
| Speaker               | Harsha Mirchandani, Pamela Pelizzari                                                                                                                                                   |
| <b>Presentation 3</b> | <i>Climate-Induced Health Risks Impact on Ghana's National Health Insurance Industry</i>                                                                                               |
| Subject               | Health (IAAHS)                                                                                                                                                                         |
| Speaker               | Mark Larbi Henaku                                                                                                                                                                      |
| <b>Session Title</b>  | <b>IFRS17 and Embedded Value</b>                                                                                                                                                       |
| <b>Venue</b>          | Hall B5(2)                                                                                                                                                                             |
| <b>Moderator</b>      | Takanori Hoshino                                                                                                                                                                       |
| <b>Presentation 1</b> | <i>Will IFRS 17 replace EV? --- analysis on recent disclosures -</i>                                                                                                                   |
| Subject               | Life (IAALS), Actuarial Consulting (IACA)                                                                                                                                              |
| Speaker               | Clement Bonnet, Takanori Hoshino, Chihong An                                                                                                                                           |
| <b>Session Title</b>  | <b>Actuarial Modeling and High-Performance Computing</b>                                                                                                                               |
| <b>Venue</b>          | Hall B7(1)                                                                                                                                                                             |
| <b>Moderator</b>      | Tatsuya Ogawa                                                                                                                                                                          |
| <b>Presentation 1</b> | <i>Development of Scenarios for Modeling AI Impact on Economic and Demographic Variables</i>                                                                                           |
| Subject               | Data Science/AI, Pensions and Social Security (PBSS)                                                                                                                                   |
| Speaker               | Francois Boule                                                                                                                                                                         |
| <b>Presentation 2</b> | <i>Massive acceleration of actuarial models with modern computing techniques</i>                                                                                                       |
| Subject               | Data Science/AI, Professionalism/Actuarial Education                                                                                                                                   |
| Speaker               | Piotr Godlewski                                                                                                                                                                        |
| <b>Presentation 3</b> | <i>Actuarial Modeling at Light Speed : Redefining Insurance Modeling with AI and HPC</i>                                                                                               |
| Subject               | Data Science/AI, Life (IAALS)                                                                                                                                                          |
| Speaker               | JianGang He, Bennie Zhuang                                                                                                                                                             |
| <b>Session Title</b>  | <b>Advanced ALM Modeling</b>                                                                                                                                                           |
| <b>Venue</b>          | Hall B7(2)                                                                                                                                                                             |
| <b>Moderator</b>      | Florin Ginghina                                                                                                                                                                        |
| <b>Presentation 1</b> | <i>Beyond Parametric Copulas: Dependency-Consistent Yield Curve Scenario Generation</i>                                                                                                |
| Subject               | Enterprise Risk Management (AFIR-ERM)                                                                                                                                                  |
| Speaker               | Svenja Ernst, Alexander Bohnert, Alexander Dotterweich                                                                                                                                 |
| <b>Presentation 2</b> | <i>Parametric extrapolation of yield curves with observationally consistent dynamics</i>                                                                                               |
| Subject               | Enterprise Risk Management (AFIR-ERM), Investment and Finance                                                                                                                          |
| Speaker               | Kenta Hoda, Naoki Matsuyama                                                                                                                                                            |
| <b>Presentation 3</b> | <i>Connecting the Dots: Revealing Complex Interactions by Integrating Credit and Market Risk</i>                                                                                       |
| Subject               | Enterprise Risk Management (AFIR-ERM)                                                                                                                                                  |
| Speaker               | Tomer Yahalom                                                                                                                                                                          |

\* Presentation order within each session is based on abstract submission order and may differ from the actual presentation order.

|                       |                                                                                                                          |
|-----------------------|--------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Climate Risk Insurance</b>                                                                                            |
| <b>Venue</b>          | Hall C                                                                                                                   |
| <b>Moderator</b>      | Jay Kosgei                                                                                                               |
| <b>Presentation 1</b> | <i>On the Insurance of Environmental Risks: Modeling and Pricing with Mean-Reverting Regime-Switching Lévy Processes</i> |
| Subject               | Non-Life (ASTIN)                                                                                                         |
| Speaker               | Olivier Le Courtois                                                                                                      |
| <b>Presentation 2</b> | <i>Carbon Insurance: De-risking the Transition to a Low-Carbon Economy</i>                                               |
| Subject               | Non-Life (ASTIN), Enterprise Risk Management (AFIR-ERM)                                                                  |
| Speaker               | Joey Zhou, Daniel Lee                                                                                                    |
| <b>Presentation 3</b> | <i>Quantification of Climate Risk: A Framework for Emerging Markets</i>                                                  |
| Subject               | Non-Life (ASTIN), Data Science/AI                                                                                        |
| Speaker               | Eswar Prem Sai Guptha Maturi                                                                                             |
| <b>Session Title</b>  | <b>Multi-Period Portfolio Optimization</b>                                                                               |
| <b>Venue</b>          | Hall D5                                                                                                                  |
| <b>Moderator</b>      | Reggie Xu                                                                                                                |
| <b>Presentation 1</b> | <i>MULTI-PERIOD PORTOFOLIO OPTIMIZATION WITH MULTI-STAGE STRATEGY FOR LIABILITY DRIVEN INVESTMENT</i>                    |
| Subject               | Investment and Finance                                                                                                   |
| Speaker               | Dila Puspita                                                                                                             |
| <b>Presentation 2</b> | <i>End-to-End Reinforcement Learning for Multi-period Portfolio Optimization with Transaction Costs</i>                  |
| Subject               | Investment and Finance, Data Science/AI                                                                                  |
| Speaker               | Takahiro Kobayashi                                                                                                       |
| <b>Presentation 3</b> | <i>Dynamic Liability-Driven Investment Optimization under Interest Rate Regimes</i>                                      |
| Subject               | Investment and Finance, Pensions and Social Security (PBSS)                                                              |
| Speaker               | Taiga Yokoyama                                                                                                           |
| <b>Session Title</b>  | <b>Expanding Actuarial Roles</b>                                                                                         |
| <b>Venue</b>          | Hall D7                                                                                                                  |
| <b>Moderator</b>      | Raquel Marimon                                                                                                           |
| <b>Presentation 1</b> | <i>Doing well by doing good: consulting to international development agencies</i>                                        |
| Subject               | Actuarial Consulting (IACA)                                                                                              |
| Speaker               | Michael Cohen                                                                                                            |
| <b>Presentation 2</b> | <i>Diversity of Thought: Empowering the Actuarial Profession to Thrive</i>                                               |
| Subject               | Actuarial Consulting (IACA)                                                                                              |
| Speaker               | Catherine Lyn, Victor Chen                                                                                               |
| <b>Presentation 3</b> | <i>Taking the lead in Product Innovation: Actuaries as Product Managers</i>                                              |
| Subject               | Life (IAALS), Non-Life (ASTIN)                                                                                           |
| Speaker               | Masimba Zata                                                                                                             |
| <b>Session Title</b>  | <b>Pension Participant Behavior</b>                                                                                      |
| <b>Venue</b>          | Hall E Seminar Room(1)                                                                                                   |
| <b>Moderator</b>      | Peter Devlin                                                                                                             |
| <b>Presentation 1</b> | <i>Analyzing the Impact of Income-Focused Communication on Retirement Plan Saving Behavior</i>                           |
| Subject               | Pensions and Social Security (PBSS)                                                                                      |
| Speaker               | Shaun Levitan                                                                                                            |
| <b>Presentation 2</b> | <i>Living the Dream or Budgeting the Beans? Pension Drawdown in Practice</i>                                             |
| Subject               | Pensions and Social Security (PBSS)                                                                                      |
| Speaker               | Adam Barrow, Vivian Dang, Young Tan, Shang Wu                                                                            |
| <b>Presentation 3</b> | <i>Resolving the Annuity Puzzle in Japan: Institutional, Behavioral, and Market Perspectives</i>                         |
| Subject               | Pensions and Social Security (PBSS), Life (IAALS)                                                                        |
| Speaker               | Kazuki Horie                                                                                                             |
| <b>Session Title</b>  | <b>Global Perspectives on Life Insurance Products</b>                                                                    |
| <b>Venue</b>          | Hall E Seminar Room(2)                                                                                                   |
| <b>Moderator</b>      | Kaimon Miyachi                                                                                                           |
| <b>Presentation 1</b> | <i>Bridging the Protection Gap in Southeast Asia: Expanding Coverage Through Product and Structural Innovation</i>       |
| Subject               | Life (IAALS), Health (IAAHS)                                                                                             |
| Speaker               | Tze Leong Chan                                                                                                           |
| <b>Presentation 2</b> | <i>How (not) to Compare Life Insurance Products for Saving and Dissaving</i>                                             |
| Subject               | Life (IAALS)                                                                                                             |
| Speaker               | Frank Genheimer                                                                                                          |
| <b>Presentation 3</b> | <i>Dividend Distribution as a Tool for Lapse Mitigation amid Interest Rate Normalization in Japan</i>                    |
| Subject               | Life (IAALS)                                                                                                             |
| Speaker               | Wataru Tanabe                                                                                                            |

|                       |                                                                                                                             |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Pension Fund Flows</b>                                                                                                   |
| <b>Venue</b>          | G402                                                                                                                        |
| <b>Moderator</b>      | Raffaello Marcelloni                                                                                                        |
| <b>Presentation 1</b> | <i>Efficiently Exploring Indexation in Pension Expenditure Forecasts</i>                                                    |
| Subject               | Pensions and Social Security (PBSS)                                                                                         |
| Speaker               | Roman Goebel                                                                                                                |
| <b>Presentation 2</b> | <i>Optimal Decumulation Strategy with long-term care insurance and guaranteed minimum death benefit</i>                     |
| Subject               | Pensions and Social Security (PBSS)                                                                                         |
| Speaker               | Jonathan Ziveyi                                                                                                             |
| <b>Presentation 3</b> | <i>Machine learning applications in the portability of private pension plans</i>                                            |
| Subject               | Pensions and Social Security (PBSS), Investment and Finance                                                                 |
| Speaker               | Roberto Bomgiovani Cazzari                                                                                                  |
| <b>Session Title</b>  | <b>Emerging Topics in Non-Life Insurance</b>                                                                                |
| <b>Venue</b>          | G409                                                                                                                        |
| <b>Moderator</b>      | Samuel Cywie                                                                                                                |
| <b>Presentation 1</b> | <i>Agricultural Work Safety as a Key to Sustainability: Actuarial Contributions to Risk Analysis and Safety Initiatives</i> |
| Subject               | Non-Life (ASTIN)                                                                                                            |
| Speaker               | Tetsuharu Umeda                                                                                                             |
| <b>Presentation 2</b> | <i>Social Inflation in Liability Insurance: Modeling, Measurement, and Capital Implications</i>                             |
| Subject               | Non-Life (ASTIN)                                                                                                            |
| Speaker               | Harsh Jaitak                                                                                                                |
| <b>Presentation 3</b> | <i>Current and Emerging Applications of AI and Machine Learning in the Small Insurance Industries (Case of Armenia)</i>     |
| Subject               | Non-Life (ASTIN), Data Science/AI                                                                                           |
| Speaker               | Gayane Arsenyan, Anna Keshishoghlyan                                                                                        |
| <b>Session Title</b>  | <b>Strategic Capital Allocation (I)</b>                                                                                     |
| <b>Venue</b>          | G502                                                                                                                        |
| <b>Moderator</b>      | Sandra Chou                                                                                                                 |
| <b>Presentation 1</b> | <i>Sustainable Capital Strategies of Life Insurers in a Declining Demographic Environment</i>                               |
| Subject               | Enterprise Risk Management (AFIR-ERM), Life (IAALS)                                                                         |
| Speaker               | Kazuki Takigawa                                                                                                             |
| <b>Presentation 2</b> | <i>The art and science of shareholder value management in general insurance</i>                                             |
| Subject               | Enterprise Risk Management (AFIR-ERM), Non-Life (ASTIN)                                                                     |
| Speaker               | Yuriy Krvavych, Richard Rodriguez                                                                                           |
| <b>Session Title</b>  | <b>External Drivers of Mortality</b>                                                                                        |
| <b>Venue</b>          | G510                                                                                                                        |
| <b>Moderator</b>      | Ana Bojanic                                                                                                                 |
| <b>Presentation 1</b> | <i>The determinants of mortality experience: A longitudinal study on major rapidly developing Southeast Asian Countries</i> |
| Subject               | Life (IAALS)                                                                                                                |
| Speaker               | Min Liang Liew                                                                                                              |
| <b>Presentation 2</b> | <i>Longer Term Drivers of Future Mortality</i>                                                                              |
| Subject               | Life (IAALS), Health (IAAHS)                                                                                                |
| Speaker               | Allen Klein                                                                                                                 |
| <b>Presentation 3</b> | <i>Regional Mortality Analysis via Regression Modeling Using Socioeconomic and Demographic Data: Practical Applications</i> |
| Subject               | Life (IAALS)                                                                                                                |
| Speaker               | Akihiro Kojima, Youta Yamanaka, Keisuke Kubo                                                                                |
| <b>Session Title</b>  | <b>Advanced Modeling of Extreme Weather Risks</b>                                                                           |
| <b>Venue</b>          | G602                                                                                                                        |
| <b>Moderator</b>      | Rade Musulin                                                                                                                |
| <b>Presentation 1</b> | <i>Hierarchical Bayesian Modeling of Hail Damage to Motor Vehicles in Japan</i>                                             |
| Subject               | Non-Life (ASTIN)                                                                                                            |
| Speaker               | Hiroki Miyakawa, Hiraku Tamura, Masanobu Takemura                                                                           |
| <b>Presentation 2</b> | <i>Extreme Snow Events under Climate Change: Linking Observations, CMIP6 Projections, and Insurance Losses in Japan</i>     |
| Subject               | Non-Life (ASTIN), Data Science/AI                                                                                           |
| Speaker               | Yui Jimbo, Shunichi Nomura, Suguru Fujita                                                                                   |
| <b>Presentation 3</b> | <i>Unsupervised Representation Learning for Precipitation-Driven Insurance Risk</i>                                         |
| Subject               | Data Science/AI, Non-Life (ASTIN)                                                                                           |
| Speaker               | Rasmus V. Munkner                                                                                                           |

|                       |                                                                                                                   |
|-----------------------|-------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Innovation in ESR Calculation</b>                                                                              |
| <b>Venue</b>          | G610                                                                                                              |
| <b>Moderator</b>      | Rahul Mohan                                                                                                       |
| <b>Presentation 1</b> | <i>Modeling the Economic Solvency Ratio as a Stochastic Process and the Probability of Hitting the Threshold</i>  |
| Subject               | Enterprise Risk Management (AFIR-ERM), Investment and Finance                                                     |
| Speaker               | Masashi Tomita                                                                                                    |
| <b>Presentation 2</b> | <i>An Exploratory Study on Efficient Forecasting under Stress Scenarios Using Clustering Methods</i>              |
| Subject               | Life (IAALS)                                                                                                      |
| Speaker               | Yasuhiro Hamada                                                                                                   |
| <b>Presentation 3</b> | <i>Valuing Economic Solvency Ratios and Decision-Making Using Quantile Regression</i>                             |
| Subject               | Enterprise Risk Management (AFIR-ERM), Life (IAALS)                                                               |
| Speaker               | Kazumasa Aoki                                                                                                     |
| <b>Session Title</b>  | <b>Recent Trends in Savings Products</b>                                                                          |
| <b>Venue</b>          | G701                                                                                                              |
| <b>Moderator</b>      | Kagei Shin                                                                                                        |
| <b>Presentation 1</b> | <i>Towards inflation immunization on retirement products: An analytical approach and a case study in Colombia</i> |
| Subject               | Life (IAALS), Pensions and Social Security (PBSS)                                                                 |
| Speaker               | Juan Pablo Ortega, Andres Valencia Bedoya                                                                         |
| <b>Presentation 2</b> | <i>Fueling Retirement: Bermuda's Role in Expanding Worldwide Retirement Capacity</i>                              |
| Subject               | Life (IAALS)                                                                                                      |
| Speaker               | Dillon Lucas                                                                                                      |
| <b>Presentation 3</b> | <i>Index-linked Product Trends and Opportunities</i>                                                              |
| Subject               | Life (IAALS), Investment and Finance                                                                              |
| Speaker               | Ritaro Ito, Simon Gervais                                                                                         |

## Program - Concurrent Sessions

**Tuesday, 10 November**

**13:45 - 15:30**

As of Sep. 18, 2026

|                       |                                                                                                                                                                                            |
|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>The Future of the Actuarial Profession: A Panel Discussion by the CERA Global Association</b>                                                                                           |
| <b>Venue</b>          | Hall A                                                                                                                                                                                     |
| <b>Moderator</b>      | Masaaki Yoshimura                                                                                                                                                                          |
| <b>Presentation 1</b> | <i>Beyond Boundaries: How CERA Shapes the Future of Actuaries</i>                                                                                                                          |
| Subject               | Enterprise Risk Management (AFIR-ERM)                                                                                                                                                      |
| Speaker               | Masaaki Yoshimura, Greg Martin, Janette Larney, Kathleen Wong, Henning Wergen                                                                                                              |
| <b>Session Title</b>  | <b>Markov Models in Health Insurance</b>                                                                                                                                                   |
| <b>Venue</b>          | Hall B5(1)                                                                                                                                                                                 |
| <b>Moderator</b>      | Ian Duncan                                                                                                                                                                                 |
| <b>Presentation 1</b> | <i>Modeling Long-Term GLP-1 Utilization Using a Markov Framework: Insights from Commercial Claims</i>                                                                                      |
| Subject               | Health (IAAHS), Data Science/AI                                                                                                                                                            |
| Speaker               | John Rogers, Jeremy Sarich, Liam Kussman, Andrew Marshall                                                                                                                                  |
| <b>Presentation 2</b> | <i>An Actuarial Multi-State Markov Model Incorporating Fertility and Mortality Rates for Projecting Membership in Indonesia's National Health Insurance Program (JKN – BPJS Kesehatan)</i> |
| Subject               | Pensions and Social Security (PBSS), Data Science/AI                                                                                                                                       |
| Speaker               | Muhammad Ikhsan Kalla, Agus Setiawan                                                                                                                                                       |
| <b>Session Title</b>  | <b>Regulation of the Actuarial Profession</b>                                                                                                                                              |
| <b>Venue</b>          | Hall B5(2)                                                                                                                                                                                 |
| <b>Moderator</b>      | Amali Seneviratne                                                                                                                                                                          |
| <b>Presentation 1</b> | <i>Integrating Quality Management into Actuarial Practice</i>                                                                                                                              |
| Subject               | Professionalism/Actuarial Education                                                                                                                                                        |
| Speaker               | Hiromi Kaneko                                                                                                                                                                              |
| <b>Presentation 2</b> | <i>Reflections on the involvement of actuaries in the development of insurance regulation and supervision</i>                                                                              |
| Subject               | Professionalism/Actuarial Education                                                                                                                                                        |
| Speaker               | John Maroney                                                                                                                                                                               |
| <b>Presentation 3</b> | <i>Triangular Supervision of Actuarial Profession in Indonesia: An Effectiveness Analysis in Serving the Public Interest</i>                                                               |
| Subject               | Professionalism/Actuarial Education                                                                                                                                                        |
| Speaker               | Veronika Fadilla Fitri, Viska Aprillia Andriani                                                                                                                                            |
| <b>Session Title</b>  | <b>Accountability in the Age of AI</b>                                                                                                                                                     |
| <b>Venue</b>          | Hall B7(1)                                                                                                                                                                                 |
| <b>Moderator</b>      | Manuel Caccone                                                                                                                                                                             |
| <b>Presentation 1</b> | <i>Visualising Counterfactuals: Using Biplots to Enhance Interpretability in Predictive Modelling</i>                                                                                      |
| Subject               | Data Science/AI, Life (IAALS)                                                                                                                                                              |
| Speaker               | Adriaan I Rowan                                                                                                                                                                            |
| <b>Presentation 2</b> | <i>Application of Prediction Error Decomposition in the Non-Life Insurance Business</i>                                                                                                    |
| Subject               | Data Science/AI, Non-Life (ASTIN)                                                                                                                                                          |
| Speaker               | Takaya Taguchi, Kazuki Kuriyama, Hirokazu Iwasawa                                                                                                                                          |
| <b>Presentation 3</b> | <i>Comparing the Effectiveness of AI Proxy Models Across Key Actuarial Projections in Life Insurance</i>                                                                                   |
| Subject               | Data Science/AI, Life (IAALS)                                                                                                                                                              |
| Speaker               | Jennifer Loftus                                                                                                                                                                            |
| <b>Session Title</b>  | <b>Earthquake Insurance in Japan</b>                                                                                                                                                       |
| <b>Venue</b>          | Hall B7(2)                                                                                                                                                                                 |
| <b>Moderator</b>      | Shunichi Nomura                                                                                                                                                                            |
| <b>Presentation 1</b> | <i>Japan's Long-Term Earthquake Forecasting Models : Current Limitations and Future Directions</i>                                                                                         |
| Subject               | Non-Life (ASTIN)                                                                                                                                                                           |
| Speaker               | Yuki Kimura, So Yoshimura                                                                                                                                                                  |
| <b>Presentation 2</b> | <i>Earthquake Insurance System for Residential Property Operated Jointly by Government and Private Sector in Japan</i>                                                                     |
| Subject               | Non-Life (ASTIN)                                                                                                                                                                           |
| Speaker               | Ryota Shino, Kenichi Yano, Tsubasa Nobe                                                                                                                                                    |
| <b>Presentation 3</b> | <i>Challenges in Earthquake Insurance for Businesses in Japan</i>                                                                                                                          |
| Subject               | Non-Life (ASTIN)                                                                                                                                                                           |
| Speaker               | Sho Nakanishi, Sosuke Okubo                                                                                                                                                                |

|                       |                                                                                                                                                                                                  |
|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Actuarial Climate Indices</b>                                                                                                                                                                 |
| <b>Venue</b>          | Hall C                                                                                                                                                                                           |
| <b>Moderator</b>      | Katherine Wong                                                                                                                                                                                   |
| <b>Presentation 1</b> | <i>Development of Japanese Actuaries Climate Index</i>                                                                                                                                           |
| Subject               | Non-Life (ASTIN), Life (IAALS)                                                                                                                                                                   |
| Speaker               | Yohei Konishi                                                                                                                                                                                    |
| <b>Presentation 2</b> | <i>Quantifying Climate Peril: The Colombian Actuarial Climate Index as an Open-Source Framework for Global Insurers</i>                                                                          |
| Subject               | Non-Life (ASTIN), Actuarial Consulting (IACA)                                                                                                                                                    |
| Speaker               | Camilo Andres Herrán Pérez, Rafael Serrano                                                                                                                                                       |
| <b>Presentation 3</b> | <i>A Machine Learning Framework for Forecasting of Climate Extremes in Actuarial Science</i>                                                                                                     |
| Subject               | Enterprise Risk Management (AFIR-ERM), Actuarial Consulting (IACA)                                                                                                                               |
| Speaker               | Sylvia Sofia Pedraza Ramirez, Camilo Andres Herrán Pérez, Rafael Serrano                                                                                                                         |
| <b>Session Title</b>  | <b>Advanced Risk Measures</b>                                                                                                                                                                    |
| <b>Venue</b>          | Hall D5                                                                                                                                                                                          |
| <b>Moderator</b>      | Takaomi Kobori                                                                                                                                                                                   |
| <b>Presentation 1</b> | <i>Warning Signs: A Markovian Approach to Crisis Anticipation</i>                                                                                                                                |
| Subject               | Investment and Finance, Enterprise Risk Management (AFIR-ERM)                                                                                                                                    |
| Speaker               | Izadora Gomes                                                                                                                                                                                    |
| <b>Presentation 2</b> | <i>Measuring Welfare Gains from Income-Targeted Bond Portfolios in Retirement Decumulation</i>                                                                                                   |
| Subject               | Investment and Finance, Pensions and Social Security (PBSS)                                                                                                                                      |
| Speaker               | Shaun Levitan                                                                                                                                                                                    |
| <b>Presentation 3</b> | <i>Risk measurement under Parameter Uncertainty via Neural Networks</i>                                                                                                                          |
| Subject               | Investment and Finance                                                                                                                                                                           |
| Speaker               | Salvatore Scognamiglio                                                                                                                                                                           |
| <b>Session Title</b>  | <b>Mortality Forecasting after Covid-19</b>                                                                                                                                                      |
| <b>Venue</b>          | Hall D7                                                                                                                                                                                          |
| <b>Moderator</b>      | Tadayoshi Otsuka                                                                                                                                                                                 |
| <b>Presentation 1</b> | <i>Cause-Specific Mortality Forecasting in the Post-COVID Era Using Machine Learning Methods</i>                                                                                                 |
| Subject               | Life (IAALS), Data Science/AI                                                                                                                                                                    |
| Speaker               | Yumi Hamaya, Tsukasa Kuribayashi                                                                                                                                                                 |
| <b>Presentation 2</b> | <i>Estimating Future Mortality After COVID-19 Through Cause-of-Death Analysis</i>                                                                                                                |
| Subject               | Life (IAALS)                                                                                                                                                                                     |
| Speaker               | Kentaro Katsuno                                                                                                                                                                                  |
| <b>Presentation 3</b> | <i>Post-pandemic mortality projections: Scenario-based modelling across multiple countries</i>                                                                                                   |
| Subject               | Life (IAALS), Health (IAAHS)                                                                                                                                                                     |
| Speaker               | AYSE ARIK                                                                                                                                                                                        |
| <b>Session Title</b>  | <b>Future of DC Plans</b>                                                                                                                                                                        |
| <b>Venue</b>          | Hall E Seminar Room(1)                                                                                                                                                                           |
| <b>Moderator</b>      | Kenji Kusakabe                                                                                                                                                                                   |
| <b>Presentation 1</b> | <i>Economically Indexed DC</i>                                                                                                                                                                   |
| Subject               | Pensions and Social Security (PBSS), Investment and Finance                                                                                                                                      |
| Speaker               | Ken Nakajima                                                                                                                                                                                     |
| <b>Presentation 2</b> | <i>Japanese-style collective DC and its benefits to participants</i>                                                                                                                             |
| Subject               | Pensions and Social Security (PBSS), Actuarial Consulting (IACA)                                                                                                                                 |
| Speaker               | Takeshi Enta                                                                                                                                                                                     |
| <b>Presentation 3</b> | <i>Establishing a Unified Optimal Investment Strategy for Defined Contribution Pension Plans: Clipped versus Directly Constrained Mean–Variance Controls and a Three-Layer Glide-Path Design</i> |
| Subject               | Pensions and Social Security (PBSS), Investment and Finance                                                                                                                                      |
| Speaker               | Yoshiki Nagayama                                                                                                                                                                                 |
| <b>Session Title</b>  | <b>Mortality Inequality</b>                                                                                                                                                                      |
| <b>Venue</b>          | Hall E Seminar Room(2)                                                                                                                                                                           |
| <b>Moderator</b>      | Assia Billig                                                                                                                                                                                     |
| <b>Presentation 1</b> | <i>Changing Lifestyle Trends as a Driver of Mortality Inequality</i>                                                                                                                             |
| Subject               | Life (IAALS), Pensions and Social Security (PBSS)                                                                                                                                                |
| Speaker               | Tim Eppert                                                                                                                                                                                       |
| <b>Presentation 2</b> | <i>Socio-economic Inequalities and Mortality: Evidence from National and Regional Data with a Focus on Japan and Korea</i>                                                                       |
| Subject               | Life (IAALS), Pensions and Social Security (PBSS)                                                                                                                                                |
| Speaker               | Takuro Sorihashi, Hannam Lee                                                                                                                                                                     |
| <b>Presentation 3</b> | <i>Socio-Economic Inequalities in Mortality</i>                                                                                                                                                  |
| Subject               | Life (IAALS), Data Science/AI                                                                                                                                                                    |
| Speaker               | Andrew Cairns                                                                                                                                                                                    |

\* Presentation order within each session is based on abstract submission order and may differ from the actual presentation order.

|                       |                                                                                                                                               |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Climate Risks in Pension Systems</b>                                                                                                       |
| <b>Venue</b>          | G402                                                                                                                                          |
| <b>Moderator</b>      | Roman Goebel                                                                                                                                  |
| <b>Presentation 1</b> | <i>Climate Risk Impacts on Social Security: Insights from Scenario Analysis for the Canada Pension Plan</i>                                   |
| Subject               | Pensions and Social Security (PBSS)                                                                                                           |
| Speaker               | Laurence Frappier                                                                                                                             |
| <b>Presentation 2</b> | <i>Possible approaches to assess the impact of climate change on workers' protection: a focus on occupational risks in Italy</i>              |
| Subject               | Pensions and Social Security (PBSS)                                                                                                           |
| Speaker               | Rocco Roberto Cerchiara, Raffaello Marcelloni, DANIELA MARTINI                                                                                |
| <b>Presentation 3</b> | <i>A Climate-Integrated Stochastic ALM Approach to Bridge the Pension Climate Solvency Gap</i>                                                |
| Subject               | Pensions and Social Security (PBSS), Investment and Finance                                                                                   |
| Speaker               | Kartikeya Singh                                                                                                                               |
| <b>Session Title</b>  | <b>Flood Risk Modeling</b>                                                                                                                    |
| <b>Venue</b>          | G409                                                                                                                                          |
| <b>Moderator</b>      | Pierre Miehe                                                                                                                                  |
| <b>Presentation 1</b> | <i>Alternative Approach to Inland Flood Risk Modelling</i>                                                                                    |
| Subject               | Non-Life (ASTIN)                                                                                                                              |
| Speaker               | Yanbin Xu, Dickson Wong                                                                                                                       |
| <b>Presentation 2</b> | <i>Spatiotemporal data integration framework for improved flood cost and occurrence modeling in house insurance</i>                           |
| Subject               | Non-Life (ASTIN)                                                                                                                              |
| Speaker               | Mulah Moriah                                                                                                                                  |
| <b>Presentation 3</b> | <i>Refining vulnerability assessment in catastrophe (CAT) models with distributional regression: Application to flood damage modelling</i>    |
| Subject               | Non-Life (ASTIN), Data Science/AI                                                                                                             |
| Speaker               | Zherui Li, Bernard Wong                                                                                                                       |
| <b>Session Title</b>  | <b>Insurance Capital Standard</b>                                                                                                             |
| <b>Venue</b>          | G502                                                                                                                                          |
| <b>Moderator</b>      | Dale Hall                                                                                                                                     |
| <b>Presentation 1</b> | <i>Introducing Global Regulatory Standards to Overseas Subsidiaries: A Case Study in ICS Implementation</i>                                   |
| Subject               | Non-Life (ASTIN), Enterprise Risk Management (AFIR-ERM)                                                                                       |
| Speaker               | Takehiro Suguro, Masashi Hiratsuka                                                                                                            |
| <b>Presentation 2</b> | <i>SCALARS IN THE IAIS AGGREGATION METHOD: CAN EMPIRICAL DATA BE USEFUL?</i>                                                                  |
| Subject               | Enterprise Risk Management (AFIR-ERM)                                                                                                         |
| Speaker               | Steve Jackson                                                                                                                                 |
| <b>Session Title</b>  | <b>Value-Based Care (I)</b>                                                                                                                   |
| <b>Venue</b>          | G510                                                                                                                                          |
| <b>Moderator</b>      | Roseanne Harris                                                                                                                               |
| <b>Presentation 1</b> | <i>The Practical Reality: Case Studies in Healthcare Value-Based Contracts from around the world</i>                                          |
| Subject               | Health (IAAHS)                                                                                                                                |
| Speaker               | Joanne Buckle                                                                                                                                 |
| <b>Presentation 2</b> | <i>What is Healthcare Value-Based Contracting?</i>                                                                                            |
| Subject               | Health (IAAHS), Actuarial Consulting (IACA)                                                                                                   |
| Speaker               | Maggie Alston                                                                                                                                 |
| <b>Presentation 3</b> | <i>The Actuary's Role in Designing Successful VBCs: Insights from the CMS TEAM Model</i>                                                      |
| Subject               | Health (IAAHS), Actuarial Consulting (IACA)                                                                                                   |
| Speaker               | Dane Hansen                                                                                                                                   |
| <b>Session Title</b>  | <b>Economic Value-Based Financial Reporting and Solvency Management</b>                                                                       |
| <b>Venue</b>          | G602                                                                                                                                          |
| <b>Moderator</b>      | Kunj Maheshwari                                                                                                                               |
| <b>Presentation 1</b> | <i>Does Embedded Value Disclosure Reduce the Cost of Equity? Evidence from Voluntary Disclosure in Japan and a Regulatory Shock in the EU</i> |
| Subject               | Life (IAALS)                                                                                                                                  |
| Speaker               | Yuto Sato                                                                                                                                     |
| <b>Presentation 2</b> | <i>The Implementation of IFRS 17 in Korea: Progress and Regulatory Responses</i>                                                              |
| Subject               | Enterprise Risk Management (AFIR-ERM), Life (IAALS)                                                                                           |
| Speaker               | GY Noh                                                                                                                                        |
| <b>Presentation 3</b> | <i>Reinsurance under Japan's New Economic value-based Solvency Regulation (J-ICS)</i>                                                         |
| Subject               | Enterprise Risk Management (AFIR-ERM)                                                                                                         |
| Speaker               | Kyogo Mitsuya, Yuji Watanabe                                                                                                                  |

\* Presentation order within each session is based on abstract submission order and may differ from the actual presentation order.

|                       |                                                                                                                                    |
|-----------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Financial Risk and Valuation</b>                                                                                                |
| <b>Venue</b>          | G610                                                                                                                               |
| <b>Moderator</b>      | Fongnei Chan                                                                                                                       |
| <b>Presentation 1</b> | <i>The Impact of Rising Interest Rates on Sony Life's ESR and Future Actions</i>                                                   |
| Subject               | Enterprise Risk Management (AFIR-ERM), Life (IAALS)                                                                                |
| Speaker               | Mitsunobu Oyama, Makoto Tanaka                                                                                                     |
| <b>Presentation 2</b> | <i>A Market-Based, Consistent Framework for Setting Inflation and Risk-Free Discount Rates</i>                                     |
| Subject               | Non-Life (ASTIN), Investment and Finance                                                                                           |
| Speaker               | Tim Yip                                                                                                                            |
| <b>Session Title</b>  | <b>Impact of Climate Change on Mortality (I)</b>                                                                                   |
| <b>Venue</b>          | G701                                                                                                                               |
| <b>Moderator</b>      | Martin Oymanns                                                                                                                     |
| <b>Presentation 1</b> | <i>A Machine Learning Approach to Constructing a Socio-Economic Heat Vulnerability Index Using Individual-Level Mortality Data</i> |
| Subject               | Life (IAALS), Data Science/AI                                                                                                      |
| Speaker               | Jens Robben                                                                                                                        |
| <b>Presentation 2</b> | <i>Climate risk and mortality in Asia</i>                                                                                          |
| Subject               | Life (IAALS)                                                                                                                       |
| Speaker               | Shinichi Kamiya                                                                                                                    |
| <b>Presentation 3</b> | <i>Heatwaves, Mortality, and Life Insurance: Evidence from Australian Data</i>                                                     |
| Subject               | Life (IAALS), Health (IAAHS)                                                                                                       |
| Speaker               | Andrew Linfoot                                                                                                                     |

## Program - Concurrent Sessions

Wednesday, 11 November

10:45 - 12:30

As of Sep. 18, 2026

|                       |                                                                                                                             |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Professionalism in the United States</b>                                                                                 |
| <b>Venue</b>          | Hall A                                                                                                                      |
| <b>Moderator</b>      | Tonya Manning                                                                                                               |
| <b>Presentation 1</b> | <i>Self-regulation of the U.S. actuarial profession</i>                                                                     |
| Subject               | Professionalism/Actuarial Education                                                                                         |
| Speaker               | Tricia Matson, Thomas Terry, Frank Todisco                                                                                  |
| <b>Presentation 2</b> | <i>Accountability in the U. S. actuarial profession</i>                                                                     |
| Subject               | Professionalism/Actuarial Education                                                                                         |
| Speaker               | Frank Todisco, Thomas Terry, Tricia Matson                                                                                  |
| <b>Presentation 3</b> | <i>Practice Standards: Evolution in the U.S.</i>                                                                            |
| Subject               | Professionalism/Actuarial Education                                                                                         |
| Speaker               | Thomas Terry, Tricia Matson, Frank Todisco                                                                                  |
| <b>Session Title</b>  | <b>Sustainable Health Insurance</b>                                                                                         |
| <b>Venue</b>          | Hall B5(1)                                                                                                                  |
| <b>Moderator</b>      | Ibrahim Muhanna                                                                                                             |
| <b>Presentation 1</b> | <i>The Role of the Actuary in Global Health Sustainability</i>                                                              |
| Subject               | Health (IAAHS)                                                                                                              |
| Speaker               | Edward Pudlowski, Raquel Marimon, Roseanne Harris                                                                           |
| <b>Presentation 2</b> | <i>The Death Spiral Paradox in Non-Mandatory Health Insurance: A Differential Game Approach</i>                             |
| Subject               | Health (IAAHS)                                                                                                              |
| Speaker               | Shuzheng Zhou, Ruoyu Chen                                                                                                   |
| <b>Presentation 3</b> | <i>The Complex Interplay of Inflation and Healthcare Costs</i>                                                              |
| Subject               | Health (IAAHS), Actuarial Consulting (IACA)                                                                                 |
| Speaker               | Yoobin Choi                                                                                                                 |
| <b>Session Title</b>  | <b>Cyber Risk Management</b>                                                                                                |
| <b>Venue</b>          | Hall B5(2)                                                                                                                  |
| <b>Moderator</b>      | Michiel van der Wardt                                                                                                       |
| <b>Presentation 1</b> | <i>Tradition Meets Innovation: Bayesian Insights for Actuarial Cyber Risk Management</i>                                    |
| Subject               | Non-Life (ASTIN), Enterprise Risk Management (AFIR-ERM)                                                                     |
| Speaker               | Marco Pirra                                                                                                                 |
| <b>Presentation 2</b> | <i>Index insurance under demand and solvency constraints: an application to cyber insurance</i>                             |
| Subject               | Non-Life (ASTIN)                                                                                                            |
| Speaker               | Daniel NKAMENI                                                                                                              |
| <b>Session Title</b>  | <b>AI Assistant</b>                                                                                                         |
| <b>Venue</b>          | Hall B7(1)                                                                                                                  |
| <b>Moderator</b>      | Dorothy Andrews                                                                                                             |
| <b>Presentation 1</b> | <i>AI Assistant: Transforming Risk Assessment with GenAI</i>                                                                |
| Subject               | Data Science/AI                                                                                                             |
| Speaker               | Benno UTHAYASOORIYAR, Dihui Lai                                                                                             |
| <b>Presentation 2</b> | <i>Leveraging Artificial Intelligence for the Migration of Insurance Portfolios: Applied Methods and Practical Insights</i> |
| Subject               | Data Science/AI, Life (IAALS)                                                                                               |
| Speaker               | Christian Schadel, Christoph Kling                                                                                          |
| <b>Presentation 3</b> | <i>Agentic AI in Actuarial SaaS: Practical Lessons from Building AI Assistants</i>                                          |
| Subject               | Data Science/AI, Enterprise Risk Management (AFIR-ERM)                                                                      |
| Speaker               | Duc Hien Vu                                                                                                                 |

|                       |                                                                                                                                                                               |
|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Mortality and Healthcare in Aging Societies</b>                                                                                                                            |
| <b>Venue</b>          | Hall B7(2)                                                                                                                                                                    |
| <b>Moderator</b>      | Dale Hall                                                                                                                                                                     |
| <b>Presentation 1</b> | <i>Considerations in setting mortality improvement assumptions</i>                                                                                                            |
| Subject               | Life (IAALS), Actuarial Consulting (IACA)                                                                                                                                     |
| Speaker               | Wendy Yuwen Wang, Marie Ganon                                                                                                                                                 |
| <b>Presentation 2</b> | <i>An extension of the mortality model using lifespan distribution</i>                                                                                                        |
| Subject               | Life (IAALS)                                                                                                                                                                  |
| Speaker               | Yuya Takasu                                                                                                                                                                   |
| <b>Presentation 3</b> | <i>Ensemble forecasting of incomplete mortality data</i>                                                                                                                      |
| Subject               | Life (IAALS), Data Science/AI                                                                                                                                                 |
| Speaker               | Peter Vekas                                                                                                                                                                   |
| <b>Session Title</b>  | <b>Advanced Climate Risk Modeling</b>                                                                                                                                         |
| <b>Venue</b>          | Hall C                                                                                                                                                                        |
| <b>Moderator</b>      | Queenie Chow                                                                                                                                                                  |
| <b>Presentation 1</b> | <i>Generative AI for scenario simulation of extreme events</i>                                                                                                                |
| Subject               | Data Science/AI, Non-Life (ASTIN)                                                                                                                                             |
| Speaker               | Olivier Lopez                                                                                                                                                                 |
| <b>Presentation 2</b> | <i>Fair Solvency: A Value-Driven Framework for Integrating Algorithmic Fairness and Capital Efficiency in P&amp;C Climate Risk Modeling</i>                                   |
| Subject               | Data Science/AI, Non-Life (ASTIN)                                                                                                                                             |
| Speaker               | Baba Suseel Vydihik Kramsetty, Virat Nath Kolloju                                                                                                                             |
| <b>Presentation 3</b> | <i>Modelling wildfire severity in mainland Portugal - an approach with machine learning</i>                                                                                   |
| Subject               | Data Science/AI                                                                                                                                                               |
| Speaker               | Onofre Simoes                                                                                                                                                                 |
| <b>Session Title</b>  | <b>Innovative Financial Solutions</b>                                                                                                                                         |
| <b>Venue</b>          | Hall D5                                                                                                                                                                       |
| <b>Moderator</b>      | George Odera                                                                                                                                                                  |
| <b>Presentation 1</b> | <i>Mujin (ROSCA) Financing and Insurance Business Models</i>                                                                                                                  |
| Subject               | Investment and Finance, Non-Life (ASTIN)                                                                                                                                      |
| Speaker               | Miwaka Yamashita, Tomoyuki Sugiyama                                                                                                                                           |
| <b>Presentation 2</b> | <i>Transition mindset from within; maximizing the investment opportunity</i>                                                                                                  |
| Subject               | Investment and Finance                                                                                                                                                        |
| Speaker               | Oliver Hampshire                                                                                                                                                              |
| <b>Presentation 3</b> | <i>Enhancing Financial Inclusion: Leveraging Actuarial Science and Behavioural Economics for Sustainable Financial Solutions</i>                                              |
| Subject               | Investment and Finance, Actuarial Consulting (IACA)                                                                                                                           |
| Speaker               | Pedro Medford                                                                                                                                                                 |
| <b>Session Title</b>  | <b>AI and Digital Transformation</b>                                                                                                                                          |
| <b>Venue</b>          | Hall D7                                                                                                                                                                       |
| <b>Moderator</b>      | Simon Hatzesberger                                                                                                                                                            |
| <b>Presentation 1</b> | <i>Data-Driven Optimization of Insurance Agent Compensation:<br/>An Actuarial Consulting Approach to Maximizing Earnings through Elasticity and Brand Preference Modeling</i> |
| Subject               | Actuarial Consulting (IACA), Data Science/AI                                                                                                                                  |
| Speaker               | Omar Lopez Tronco                                                                                                                                                             |
| <b>Presentation 2</b> | <i>From Excel to AI: Building a Modern Actuarial Consulting Practice in the Digital Age - A Global Perspective</i>                                                            |
| Subject               | Actuarial Consulting (IACA), Data Science/AI                                                                                                                                  |
| Speaker               | Matt Noyce                                                                                                                                                                    |
| <b>Session Title</b>  | <b>Fertility Decline</b>                                                                                                                                                      |
| <b>Venue</b>          | Hall E Seminar Room(1)                                                                                                                                                        |
| <b>Moderator</b>      | Kenji Kusakabe                                                                                                                                                                |
| <b>Presentation 1</b> | <i>A Study of Fertility Decline in Japan and South Korea<br/>- Focusing on the Factors Behind the Rise in Female Unmarried Rates -</i>                                        |
| Subject               | Pensions and Social Security (PBSS), Data Science/AI                                                                                                                          |
| Speaker               | Toki Oyama, Yutaka Taniguchi, Takuro Sorihashi                                                                                                                                |
| <b>Presentation 2</b> | <i>Population Age Structure and Contemporary Low Fertility: Evidence from Long-Term Changes in Dependency Ratios</i>                                                          |
| Subject               | Pensions and Social Security (PBSS)                                                                                                                                           |
| Speaker               | Junko Koie                                                                                                                                                                    |
| <b>Presentation 3</b> | <i>Toward a Driver-Based immigration Projection Model</i>                                                                                                                     |
| Subject               | Pensions and Social Security (PBSS)                                                                                                                                           |
| Speaker               | Liaw Huang, Richard Jackson, Lena Black                                                                                                                                       |

\* Presentation order within each session is based on abstract submission order and may differ from the actual presentation order.

|                       |                                                                                                                                                                                        |
|-----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Impact of Pandemics on Mortality</b>                                                                                                                                                |
| <b>Venue</b>          | Hall E Seminar Room(2)                                                                                                                                                                 |
| <b>Moderator</b>      | Andrew Cairns                                                                                                                                                                          |
| <b>Presentation 1</b> | <i>COVID-19 Impact on Japanese Mortality Dynamics: Integrating Exploratory Data Analysis with Fixed Upper-Limit Generalized Pareto Distribution Modeling</i>                           |
| Subject               | Life (IAALS), Pensions and Social Security (PBSS)                                                                                                                                      |
| Speaker               | Tomoki Imai, Shunichi Nomura, Yosuke Fujisawa                                                                                                                                          |
| <b>Presentation 2</b> | <i>Natural Hedging in Life Insurance under Age-Specific Pandemic Mortality Shocks</i>                                                                                                  |
| Subject               | Life (IAALS)                                                                                                                                                                           |
| Speaker               | Moritz Hanika                                                                                                                                                                          |
| <b>Presentation 3</b> | <i>Understanding Mortality Shifts Through the Pandemic: Implications for Global Life Insurance Pricing and Projections</i>                                                             |
| Subject               | Life (IAALS), Non-Life (ASTIN)                                                                                                                                                         |
| Speaker               | Simon Gervais                                                                                                                                                                          |
| <b>Session Title</b>  | <b>Mortality in Pension Plans</b>                                                                                                                                                      |
| <b>Venue</b>          | G402                                                                                                                                                                                   |
| <b>Moderator</b>      | Aldona Skucaite                                                                                                                                                                        |
| <b>Presentation 1</b> | <i>Balancing Disruption and Trend: Updating Canadian Mortality Assumptions and Comparing International Trends</i>                                                                      |
| Subject               | Pensions and Social Security (PBSS), Health (IAAHS)                                                                                                                                    |
| Speaker               | Francois Boule                                                                                                                                                                         |
| <b>Presentation 2</b> | <i>When Time Runs Unequally: Health and the Annuity Puzzle in Brazil</i>                                                                                                               |
| Subject               | Pensions and Social Security (PBSS), Health (IAAHS)                                                                                                                                    |
| Speaker               | Luis Eduardo Afonso, Rodrigo Luz e Silva                                                                                                                                               |
| <b>Presentation 3</b> | <i>Constructing of the First Complete Mortality Tables for the Employed Population of Trinidad &amp; Tobago</i>                                                                        |
| Subject               | Pensions and Social Security (PBSS), Life (IAALS)                                                                                                                                      |
| Speaker               | Stokeley Smart, Brendon Bhagwandeem                                                                                                                                                    |
| <b>Session Title</b>  | <b>IFRS17 and Non-Life Insurance</b>                                                                                                                                                   |
| <b>Venue</b>          | G409                                                                                                                                                                                   |
| <b>Moderator</b>      | Jay Kosgei                                                                                                                                                                             |
| <b>Presentation 1</b> | <i>Problems and Potential Improvements of PAA Eligibility Test</i>                                                                                                                     |
| Subject               | Non-Life (ASTIN), Actuarial Consulting (IACA)                                                                                                                                          |
| Speaker               | Rudi Lipovec                                                                                                                                                                           |
| <b>Presentation 2</b> | <i>IFRS 17 Implementation and Transformation: Regional Insights and Opportunities for Actuarial and Finance Evolution in Asia-Pacific</i>                                              |
| Subject               | Non-Life (ASTIN), Life (IAALS)                                                                                                                                                         |
| Speaker               | Chao Qiao, Ben Coulter, Yu Kaimoto                                                                                                                                                     |
| <b>Session Title</b>  | <b>Interpretable Machine Learning</b>                                                                                                                                                  |
| <b>Venue</b>          | G502                                                                                                                                                                                   |
| <b>Moderator</b>      | Hirokazu Iwasawa                                                                                                                                                                       |
| <b>Presentation 1</b> | <i>Enhancing GLM-Based Lapse Rate Models for EV Calculation Using Interpretable Machine Learning</i>                                                                                   |
| Subject               | Data Science/AI, Life (IAALS)                                                                                                                                                          |
| Speaker               | Reiji Kozuma, Ryoichi Asashiba, Hirokazu Iwasawa, Yoshihiro Matsumori                                                                                                                  |
| <b>Presentation 2</b> | <i>A Functional Decomposition Approach to Maximize the Interpretability of Black-Box Models</i>                                                                                        |
| Subject               | Data Science/AI, Actuarial Consulting (IACA)                                                                                                                                           |
| Speaker               | Yoshihiro Matsumori, Ryoichi Asashiba, Hirokazu Iwasawa, Reiji Kozuma                                                                                                                  |
| <b>Presentation 3</b> | <i>Interpretable Machine Learning as an Exploratory Data Analysis Tool: An Application to Post-Pricing Validation of Japanese Private Health Insurance Products</i>                    |
| Subject               | Life (IAALS), Health (IAAHS)                                                                                                                                                           |
| Speaker               | Kaori Maruyama, Reiji Kozuma, Ryoichi Asashiba                                                                                                                                         |
| <b>Session Title</b>  | <b>Transformer</b>                                                                                                                                                                     |
| <b>Venue</b>          | G510                                                                                                                                                                                   |
| <b>Moderator</b>      | John Olukuru                                                                                                                                                                           |
| <b>Presentation 1</b> | <i>The Emergent Actuarial Digital Twin: An Agent-Based Framework for Navigating Product Complexity and Model Automation</i>                                                            |
| Subject               | Data Science/AI                                                                                                                                                                        |
| Speaker               | Scarlett Bae                                                                                                                                                                           |
| <b>Presentation 2</b> | <i>Transformer-Based Multi-Head Time Series Modeling for Actuarial CRM Event Data: A Practitioner's Case Study</i>                                                                     |
| Subject               | Data Science/AI, Non-Life (ASTIN)                                                                                                                                                      |
| Speaker               | Jan-Philipp Ruppert, Matthias Dietsche                                                                                                                                                 |
| <b>Presentation 3</b> | <i>Integrating Big Data, Artificial Intelligence, and Means Testing for Risk-Adjusted Capitation to achieve equitable and sustainable Social Health Insurance: Evidence from Kenya</i> |
| Subject               | Data Science/AI, Health (IAAHS)                                                                                                                                                        |
| Speaker               | John Olukuru                                                                                                                                                                           |

|                       |                                                                                                                                       |
|-----------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Disability Insurance</b>                                                                                                           |
| <b>Venue</b>          | G602                                                                                                                                  |
| <b>Moderator</b>      | Alexander Bohnert                                                                                                                     |
| <b>Presentation 1</b> | <i>Deriving MOCE Run-off Risk Drivers Incorporating a Disabled State: A Life Insurance Actuarial Approach</i>                         |
| Subject               | Enterprise Risk Management (AFIR-ERM), Health (IAAHS)                                                                                 |
| Speaker               | Kentaro Yamamoto                                                                                                                      |
| <b>Presentation 2</b> | <i>Advanced Analysis of Group Disability Income Termination Experience: Using Experience from the United Kingdom and South Africa</i> |
| Subject               | Life (IAALS), Data Science/AI                                                                                                         |
| Speaker               | Koop Lubbinge                                                                                                                         |
| <b>Presentation 3</b> | <i>Modeling the interplay between private disability insurance and public welfare benefits in Denmark</i>                             |
| Subject               | Health (IAAHS), Life (IAALS)                                                                                                          |
| Speaker               | Jamaal Ahmad                                                                                                                          |
| <b>Session Title</b>  | <b>AI-Driven Changes in Actuarial Practice</b>                                                                                        |
| <b>Venue</b>          | G610                                                                                                                                  |
| <b>Moderator</b>      | Cathy Lyn                                                                                                                             |
| <b>Presentation 1</b> | <i>Toward Personalised Cancer Treatment Intelligence at Scale</i>                                                                     |
| Subject               | Health (IAAHS), Data Science/AI                                                                                                       |
| Speaker               | Lara Wayburne, Lizelle Steenkamp, Lucky Mahlangu, Shaun Van Wyk, Donald Ntjana                                                        |
| <b>Presentation 2</b> | <i>A Practical Guide for Actuaries on using AI for complex communication: delivering on opportunities and managing risks</i>          |
| Subject               | Data Science/AI, Pensions and Social Security (PBSS)                                                                                  |
| Speaker               | Alexander Waite                                                                                                                       |
| <b>Session Title</b>  | <b>Innovations in Life Insurance Underwriting</b>                                                                                     |
| <b>Venue</b>          | G701                                                                                                                                  |
| <b>Moderator</b>      | Sandra Chou                                                                                                                           |
| <b>Presentation 1</b> | <i>Simplified Underwriting - Pricing of technical and market effects</i>                                                              |
| Subject               | Life (IAALS)                                                                                                                          |
| Speaker               | Edo Schinzinger                                                                                                                       |
| <b>Presentation 2</b> | <i>Introducing Information Asymmetry (Incompleteness) into Conventional Life Insurance Underwriting Models through Game Theory</i>    |
| Subject               | Life (IAALS), Health (IAAHS)                                                                                                          |
| Speaker               | Yoshihisa Urushidani                                                                                                                  |
| <b>Presentation 3</b> | <i>Doc AI: A Multi-Agent AI Framework for Regulatory-Compliant Underwriting and Actuarial Support</i>                                 |
| Subject               | Life (IAALS), Data Science/AI                                                                                                         |
| Speaker               | Ting Hsuan Liu                                                                                                                        |

## Program - Concurrent Sessions

Wednesday, 11 November

13:45 - 15:30

As of Sep. 18, 2026

|                       |                                                                                                                                                                   |
|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>AI and Professionalism</b>                                                                                                                                     |
| <b>Venue</b>          | Hall A                                                                                                                                                            |
| <b>Moderator</b>      | Birgit Kaiser                                                                                                                                                     |
| <b>Presentation 1</b> | <i>Generative AI and Professionalism</i>                                                                                                                          |
| Subject               | Data Science/AI, Professionalism/Actuarial Education                                                                                                              |
| Speaker               | Kathleen Wong                                                                                                                                                     |
| <b>Presentation 2</b> | <i>Generative AI and Climate</i>                                                                                                                                  |
| Subject               | Data Science/AI                                                                                                                                                   |
| Speaker               | Dorothy Andrews                                                                                                                                                   |
| <b>Presentation 3</b> | <i>US Regulatory Environment for Artificial Intelligence</i>                                                                                                      |
| Subject               | Data Science/AI                                                                                                                                                   |
| Speaker               | Roberto Perez Santiago                                                                                                                                            |
| <b>Session Title</b>  | <b>Preventive Health Insurance</b>                                                                                                                                |
| <b>Venue</b>          | Hall B5(1)                                                                                                                                                        |
| <b>Moderator</b>      | Pedro Pacheco                                                                                                                                                     |
| <b>Presentation 1</b> | <i>Visualization of the Value of the Regional Medical, Nursing, and Public Health Information Network "Usuki Sekibutsu Net" for the Citizens of Usuki City</i>    |
| Subject               | Health (IAAHS)                                                                                                                                                    |
| Speaker               | Kosuke Iwasaki, Takashi Nishioka, Shoichi Irie                                                                                                                    |
| <b>Presentation 2</b> | <i>Dynamic Solvency Intelligence: From Structural Neutrality toward Prevention-Focused Capital Allocation – Avoided Claims, Evidence Risk and the Wind Tunnel</i> |
| Subject               | Health (IAAHS), Enterprise Risk Management (AFIR-ERM)                                                                                                             |
| Speaker               | Amir Kamal                                                                                                                                                        |
| <b>Presentation 3</b> | <i>Does Japan's Specific Health Guidance Reduce Medical Expenditure? A Five-Year Follow-up Study Using Real World DataBase</i>                                    |
| Subject               | Health (IAAHS), Data Science/AI                                                                                                                                   |
| Speaker               | YURI MIYAMORI                                                                                                                                                     |
| <b>Session Title</b>  | <b>Ethics in Actuarial Practice</b>                                                                                                                               |
| <b>Venue</b>          | Hall B5(2)                                                                                                                                                        |
| <b>Moderator</b>      | Hirohisa Mikogami                                                                                                                                                 |
| <b>Presentation 1</b> | <i>Study in communication with non-specialists regarding professional ethics: Proposal of a new perspective on model governance</i>                               |
| Subject               | Professionalism/Actuarial Education, Enterprise Risk Management (AFIR-ERM)                                                                                        |
| Speaker               | Hiroyuki Onta                                                                                                                                                     |
| <b>Presentation 2</b> | <i>Ethics from Day One: Shaping the Next Generation of Actuaries</i>                                                                                              |
| Subject               | Professionalism/Actuarial Education                                                                                                                               |
| Speaker               | Giovani Gracianti                                                                                                                                                 |
| <b>Presentation 3</b> | <i>Differentiating actuaries from data scientists: focusing on actuarial value</i>                                                                                |
| Subject               | Professionalism/Actuarial Education                                                                                                                               |
| Speaker               | Matthew Edwards                                                                                                                                                   |
| <b>Session Title</b>  | <b>Trustworthy AI</b>                                                                                                                                             |
| <b>Venue</b>          | Hall B7(1)                                                                                                                                                        |
| <b>Moderator</b>      | Gayane Arsenyan                                                                                                                                                   |
| <b>Presentation 1</b> | <i>Data quality: the key to fair and accurate AI models</i>                                                                                                       |
| Subject               | Data Science/AI                                                                                                                                                   |
| Speaker               | Maria Cristina Paoletti                                                                                                                                           |
| <b>Presentation 2</b> | <i>Imbalanced Regression: Definition, Impacts and Solutions</i>                                                                                                   |
| Subject               | Data Science/AI                                                                                                                                                   |
| Speaker               | Samuel Stocksieker                                                                                                                                                |
| <b>Presentation 3</b> | <i>Applications of an Intelligent Policy QA System in Actuarial Science : RAG-Based Experiments and Future Prospects</i>                                          |
| Subject               | Data Science/AI                                                                                                                                                   |
| Speaker               | Jian You Chen                                                                                                                                                     |

|                       |                                                                                                                                                  |
|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Strategic Capital Allocation (II)</b>                                                                                                         |
| <b>Venue</b>          | Hall B7(2)                                                                                                                                       |
| <b>Moderator</b>      | Anthony Dardis                                                                                                                                   |
| <b>Presentation 1</b> | <i>Value Creation vis-à-vis Capital Drag: A Framework for Capital Allocation Decisions Under Both Economic and Regulatory Lenses</i>             |
| Subject               | Enterprise Risk Management (AFIR-ERM)                                                                                                            |
| Speaker               | Anthony Dardis, Bryan Liu                                                                                                                        |
| <b>Presentation 2</b> | <i>Demystifying Diversification: Practical Capital Allocation in Risk-Based Frameworks Using Trigonometric Innovation</i>                        |
| Subject               | Enterprise Risk Management (AFIR-ERM)                                                                                                            |
| Speaker               | Pauline PLANCKE, Ali GOUMAR                                                                                                                      |
| <b>Session Title</b>  | <b>Pandemic Risk Modeling</b>                                                                                                                    |
| <b>Venue</b>          | Hall C                                                                                                                                           |
| <b>Moderator</b>      | Donovan Smith                                                                                                                                    |
| <b>Presentation 1</b> | <i>An Exploratory Analysis of the Relationship Between Health Check Data and COVID-19 Infection Rates</i>                                        |
| Subject               | Health (IAAHS)                                                                                                                                   |
| Speaker               | Takao Yabuki                                                                                                                                     |
| <b>Presentation 2</b> | <i>An actuarial framework to estimate the effective reproduction number</i>                                                                      |
| Subject               | Data Science/AI, Non-Life (ASTIN)                                                                                                                |
| Speaker               | Xuanan Lin, Hiroshi Shiraishi                                                                                                                    |
| <b>Presentation 3</b> | <i>Capturing Long-Term Disease Trends through a Pandemic Shock:<br/>A Cause-Specific Extension of Scale BB Validated by Directional Accuracy</i> |
| Subject               | Life (IAALS), Pensions and Social Security (PBSS)                                                                                                |
| Speaker               | Shuto Hoshi                                                                                                                                      |
| <b>Session Title</b>  | <b>Long-Term Investment Strategies</b>                                                                                                           |
| <b>Venue</b>          | Hall D5                                                                                                                                          |
| <b>Moderator</b>      | Aiza Benyamin                                                                                                                                    |
| <b>Presentation 1</b> | <i>Illiquidity Premium – A Global Perspective</i>                                                                                                |
| Subject               | Investment and Finance, Life (IAALS)                                                                                                             |
| Speaker               | Florin Ginghina                                                                                                                                  |
| <b>Presentation 2</b> | <i>Implications of Ultra-Long Bond Market Volatility for Life Insurance Companies</i>                                                            |
| Subject               | Investment and Finance, Enterprise Risk Management (AFIR-ERM)                                                                                    |
| Speaker               | Hajime Fusegi                                                                                                                                    |
| <b>Presentation 3</b> | <i>Bates model for pricing and risk assessment of insurance contracts under interest rate uncertainty.</i>                                       |
| Subject               | Investment and Finance, Pensions and Social Security (PBSS)                                                                                      |
| Speaker               | Francesco Petrucci                                                                                                                               |
| <b>Session Title</b>  | <b>Risk Transfer and Hedging</b>                                                                                                                 |
| <b>Venue</b>          | Hall D7                                                                                                                                          |
| <b>Moderator</b>      | Haruhisa Takahashi                                                                                                                               |
| <b>Presentation 1</b> | <i>Optimal Design of Reinsurance Experience Refunds: A Cooperative Game Approach</i>                                                             |
| Subject               | Life (IAALS), Non-Life (ASTIN)                                                                                                                   |
| Speaker               | Keiichi Kitamura                                                                                                                                 |
| <b>Presentation 2</b> | <i>Hedging for participating and indexed products</i>                                                                                            |
| Subject               | Life (IAALS), Investment and Finance                                                                                                             |
| Speaker               | Chadwick Cheung, Jerome Ogrodzki                                                                                                                 |
| <b>Presentation 3</b> | <i>Market risk transfer reinsurance – an innovative approach to capital optimisation</i>                                                         |
| Subject               | Life (IAALS)                                                                                                                                     |
| Speaker               | John Lim, Yuta Kai                                                                                                                               |
| <b>Session Title</b>  | <b>Transparent Non-Life Insurance Pricing</b>                                                                                                    |
| <b>Venue</b>          | Hall E Seminar Room(1)                                                                                                                           |
| <b>Moderator</b>      | Mehul Dave                                                                                                                                       |
| <b>Presentation 1</b> | <i>Interpretable Interaction Modeling in Insurance Ratemaking Using Factorization Machines</i>                                                   |
| Subject               | Non-Life (ASTIN), Data Science/AI                                                                                                                |
| Speaker               | Jin Kubota, Yohei Konishi, Shunichi Nomura                                                                                                       |
| <b>Presentation 2</b> | <i>Expectile and Its Application to Non-Life Insurance Pricing</i>                                                                               |
| Subject               | Non-Life (ASTIN), Data Science/AI                                                                                                                |
| Speaker               | Kenta Ito                                                                                                                                        |
| <b>Presentation 3</b> | <i>Tree-like Pairwise Interaction Network</i>                                                                                                    |
| Subject               | Non-Life (ASTIN)                                                                                                                                 |
| Speaker               | Salvatore Scognamiglio                                                                                                                           |

\* Presentation order within each session is based on abstract submission order and may differ from the actual presentation order.

|                       |                                                                                                                                                                                               |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Asset-Intensive Reinsurance</b>                                                                                                                                                            |
| <b>Venue</b>          | Hall E Seminar Room(2)                                                                                                                                                                        |
| <b>Moderator</b>      | Takuro Sorihashi                                                                                                                                                                              |
| <b>Presentation 1</b> | <i>Extending the XVA Framework to Asset-Intensive Life Reinsurance: A Comprehensive Methodology for Premium Pricing and Counterparty Risk Assessment</i>                                      |
| Subject               | Life (IAALS), Investment and Finance                                                                                                                                                          |
| Speaker               | Takeo Takumi, Taikin Kweon                                                                                                                                                                    |
| <b>Presentation 2</b> | <i>Considerations for reinsurance strategy of Life insurers and asset-intensive reinsurance (AIR)</i>                                                                                         |
| Subject               | Life (IAALS), Investment and Finance                                                                                                                                                          |
| Speaker               | Takeko Uemoto, Kazuyuki Hayashibara                                                                                                                                                           |
| <b>Presentation 3</b> | <i>Asset-Intensive Reinsurance: A Global Shift in Life &amp; Annuities</i>                                                                                                                    |
| Subject               | Life (IAALS), Non-Life (ASTIN)                                                                                                                                                                |
| Speaker               | Hammad Abro, Takeo Oshima                                                                                                                                                                     |
| <b>Session Title</b>  | <b>Modernizing Liability Valuation</b>                                                                                                                                                        |
| <b>Venue</b>          | G402                                                                                                                                                                                          |
| <b>Moderator</b>      | Christelle Oosthuizen                                                                                                                                                                         |
| <b>Presentation 1</b> | <i>Improving Withdrawal Rate Estimation Using Generalized Additive Models: Empirical Analysis and Practical Considerations in Defined Benefit Pension Plans</i>                               |
| Subject               | Pensions and Social Security (PBSS), Data Science/AI                                                                                                                                          |
| Speaker               | Yuki Kurumadani, Naoto Oda, Kazushi Shirato, Hirokazu Iwasawa                                                                                                                                 |
| <b>Presentation 2</b> | <i>Actuarial Simulation of PSAK 117 Implementation: Assessing Liabilities and the Case for a Dedicated Social Security Accounting Standard in Indonesia's National Health Insurance (JKN)</i> |
| Subject               | Pensions and Social Security (PBSS), Actuarial Consulting (IACA)                                                                                                                              |
| Speaker               | Agus Setiawan, Muhammad Ikhsan Kalla                                                                                                                                                          |
| <b>Presentation 3</b> | <i>Patent-Pending Next-Generation Framework for Modelling Life Insurance and Pension Liabilities</i>                                                                                          |
| Subject               | Pensions and Social Security (PBSS), Enterprise Risk Management (AFIR-ERM)                                                                                                                    |
| Speaker               | Martin Melchior, Tobias B. Larsen                                                                                                                                                             |
| <b>Session Title</b>  | <b>Market-Oriented Pricing</b>                                                                                                                                                                |
| <b>Venue</b>          | G409                                                                                                                                                                                          |
| <b>Moderator</b>      | Ibrahim Muhanna                                                                                                                                                                               |
| <b>Presentation 1</b> | <i>Bridging Innovation and the Realities of Adaptation: A More Sophisticated Insurance Pricing Process in Japan with Insights from Mitsui Sumitomo Insurance (MS&amp;AD Group, Japan)</i>     |
| Subject               | Non-Life (ASTIN), Data Science/AI                                                                                                                                                             |
| Speaker               | Genta Inoue, Monica Carvajal-Pinto, Suguru Fujita                                                                                                                                             |
| <b>Presentation 2</b> | <i>Predicting Customer Behavior and Price Elasticity in Non-Life Insurance: Mathematical Foundations and Practical Considerations</i>                                                         |
| Subject               | Non-Life (ASTIN), Data Science/AI                                                                                                                                                             |
| Speaker               | Edwin Graham, Leonardo Stincone                                                                                                                                                               |
| <b>Session Title</b>  | <b>Non-life Insurance Reserving and Data Science</b>                                                                                                                                          |
| <b>Venue</b>          | G502                                                                                                                                                                                          |
| <b>Moderator</b>      | Warda Hadaoui                                                                                                                                                                                 |
| <b>Presentation 1</b> | <i>(Gen)AI: What's in It for Me as a Reserving or Claims Actuary?</i>                                                                                                                         |
| Subject               | Actuarial Consulting (IACA), Non-Life (ASTIN)                                                                                                                                                 |
| Speaker               | Xavier Marechal                                                                                                                                                                               |
| <b>Presentation 2</b> | <i>Tensor Changepoint Detection and Eigenbootstrap for Actuarial Data</i>                                                                                                                     |
| Subject               | Data Science/AI, Non-Life (ASTIN)                                                                                                                                                             |
| Speaker               | Martin Romanak                                                                                                                                                                                |
| <b>Session Title</b>  | <b>Pension Regulation and Governance</b>                                                                                                                                                      |
| <b>Venue</b>          | G510                                                                                                                                                                                          |
| <b>Moderator</b>      | Lisa Wade                                                                                                                                                                                     |
| <b>Presentation 1</b> | <i>Pension Funds and their Sponsors: A Tale of Disclosure, Actuarial Fairness, and Surprising Similarities</i>                                                                                |
| Subject               | Pensions and Social Security (PBSS), Enterprise Risk Management (AFIR-ERM)                                                                                                                    |
| Speaker               | Laryssa Cristhina Freitas                                                                                                                                                                     |
| <b>Presentation 2</b> | <i>Risk Based Supervisory Frameworks for Pension Plans</i>                                                                                                                                    |
| Subject               | Pensions and Social Security (PBSS), Enterprise Risk Management (AFIR-ERM)                                                                                                                    |
| Speaker               | Sriram Krishnaswamy                                                                                                                                                                           |
| <b>Presentation 3</b> | <i>Innovation in Risk Sharing and Pension Governance (the University Pension Plan of Ontario Case Study)</i>                                                                                  |
| Subject               | Pensions and Social Security (PBSS)                                                                                                                                                           |
| Speaker               | Jill Wagman, Barbara Zvan                                                                                                                                                                     |

|                       |                                                                                                                                                          |
|-----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Interest Rate Volatility and Optionality</b>                                                                                                          |
| <b>Venue</b>          | G602                                                                                                                                                     |
| <b>Moderator</b>      | Max Happacher                                                                                                                                            |
| <b>Presentation 1</b> | <i>A Theoretical Investigation of Dynamic Lapse Model</i>                                                                                                |
| Subject               | Life (IAALS), Enterprise Risk Management (AFIR-ERM)                                                                                                      |
| Speaker               | Shota Tamura                                                                                                                                             |
| <b>Presentation 2</b> | <i>Stochastic Valuation for Insurers: Practical Challenges</i>                                                                                           |
| Subject               | Life (IAALS)                                                                                                                                             |
| Speaker               | William Halley                                                                                                                                           |
| <b>Presentation 3</b> | <i>Valuation of Time Value of Options and Guarantees under Financial Market Shocks:<br/>An Empirical Assessment Using the Hull–White Model</i>           |
| Subject               | Enterprise Risk Management (AFIR-ERM), Investment and Finance                                                                                            |
| Speaker               | Hiroyuki Fugane                                                                                                                                          |
| <b>Session Title</b>  | <b>Advanced Copula</b>                                                                                                                                   |
| <b>Venue</b>          | G610                                                                                                                                                     |
| <b>Moderator</b>      | Ichiro Nishi                                                                                                                                             |
| <b>Presentation 1</b> | <i>Quantifying Tail Dependence in Earthquake Risk Using the X-vine Copula</i>                                                                            |
| Subject               | Non-Life (ASTIN), Enterprise Risk Management (AFIR-ERM)                                                                                                  |
| Speaker               | Haruka Kawamura                                                                                                                                          |
| <b>Presentation 2</b> | <i>Neural network estimation of extreme value copulas with applications to the analysis of natural disasters</i>                                         |
| Subject               | Data Science/AI, Non-Life (ASTIN)                                                                                                                        |
| Speaker               | Richard Ahouansou                                                                                                                                        |
| <b>Presentation 3</b> | <i>It moves in mysterious ways! Analysis of contagion risk dynamics<br/>using asymmetric dependence measures within a wavelet-copula-based framework</i> |
| Subject               | Enterprise Risk Management (AFIR-ERM), Non-Life (ASTIN)                                                                                                  |
| Speaker               | Thiago Dutra de Araujo                                                                                                                                   |
| <b>Session Title</b>  | <b>Post-Diagnosis Cancer Outcomes</b>                                                                                                                    |
| <b>Venue</b>          | G701                                                                                                                                                     |
| <b>Moderator</b>      | Iris Lun                                                                                                                                                 |
| <b>Presentation 1</b> | <i>Incidence and disability persistence laws after cancer: real-life estimates</i>                                                                       |
| Subject               | Life (IAALS), Health (IAAHS)                                                                                                                             |
| Speaker               | Samuel Cywie                                                                                                                                             |
| <b>Presentation 2</b> | <i>Estimating Benefit Incidence Rates under Partially Observed Structural Change:<br/>A Case Study of Extended Endocrine Therapy for Breast Cancer</i>   |
| Subject               | Life (IAALS), Health (IAAHS)                                                                                                                             |
| Speaker               | Kunihiro Wakuda, Yuki Arita                                                                                                                              |

## Program - Concurrent Sessions

**Thursday, 12 November**

**8:30 - 10:15**

As of Sep. 18, 2026

|                       |                                                                                                                                                                    |
|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Impact Assessment of Climate Risks</b>                                                                                                                          |
| <b>Venue</b>          | Hall A                                                                                                                                                             |
| <b>Moderator</b>      | Yeside Kazeem                                                                                                                                                      |
| <b>Presentation 1</b> | <i>Apocalypse Now? A Comparative Study of Predictive Models for Extreme Climate Events in Brazilian Rural Insurance</i>                                            |
| Subject               | Non-Life (ASTIN), Data Science/AI                                                                                                                                  |
| Speaker               | Rafael Sato                                                                                                                                                        |
| <b>Presentation 2</b> | <i>Propagation of vector-borne diseases in Europe under a range of climate scenarios</i>                                                                           |
| Subject               | Health (IAAHS), Data Science/AI                                                                                                                                    |
| Speaker               | Marta Giovanetti, Michael Leitschkis, Abdal Chaudhry                                                                                                               |
| <b>Session Title</b>  | <b>Universal Health Coverage</b>                                                                                                                                   |
| <b>Venue</b>          | Hall B5(1)                                                                                                                                                         |
| <b>Moderator</b>      | Yoobin Choi                                                                                                                                                        |
| <b>Presentation 1</b> | <i>Actuarial Readiness for Universal Health Coverage in Emerging Economies: Armenia's Example</i>                                                                  |
| Subject               | Health (IAAHS), Non-Life (ASTIN)                                                                                                                                   |
| Speaker               | Zara Mkrtchyan, Gayane Arsenyan, Anna Keshishoghlyan                                                                                                               |
| <b>Presentation 2</b> | <i>A Proposal for a New Framework to Enhance the Sustainability of Japan's Public Healthcare System through Partial Risk-Adjusted Premiums and Benefit Ratios</i>  |
| Subject               | Pensions and Social Security (PBSS), Health (IAAHS)                                                                                                                |
| Speaker               | Yoshitaka Hori                                                                                                                                                     |
| <b>Presentation 3</b> | <i>UHC - Strategic Risk Management for Developing Nations</i>                                                                                                      |
| Subject               | Health (IAAHS), Enterprise Risk Management (AFIR-ERM)                                                                                                              |
| Speaker               | Britta Hay                                                                                                                                                         |
| <b>Session Title</b>  | <b>Diversity and Inclusion in the Actuarial Profession</b>                                                                                                         |
| <b>Venue</b>          | Hall B5(2)                                                                                                                                                         |
| <b>Moderator</b>      | Henning Wergen                                                                                                                                                     |
| <b>Presentation 1</b> | <i>The future for Professional Standards of Actuaries<br/>Tackling issues of bias and discrimination</i>                                                           |
| Subject               | Professionalism/Actuarial Education                                                                                                                                |
| Speaker               | Charles Cowling                                                                                                                                                    |
| <b>Presentation 2</b> | <i>Cross-Cultural Collaboration in Multinational Firms:<br/>Lessons on effective actuarial communication across regulatory, cultural, and language boundaries.</i> |
| Subject               | Professionalism/Actuarial Education                                                                                                                                |
| Speaker               | Jacob Anderson                                                                                                                                                     |
| <b>Presentation 3</b> | <i>Why we need to talk about female health: diversity and business opportunity gaps</i>                                                                            |
| Subject               | Professionalism/Actuarial Education, Life (IAALS)                                                                                                                  |
| Speaker               | Adel Drew                                                                                                                                                          |
| <b>Session Title</b>  | <b>Transparent Modeling</b>                                                                                                                                        |
| <b>Venue</b>          | Hall B7(1)                                                                                                                                                         |
| <b>Moderator</b>      | Oi San Choo                                                                                                                                                        |
| <b>Presentation 1</b> | <i>GLM Expression of GBM predictive models: unveiling the black box of a machine learning methodology</i>                                                          |
| Subject               | Data Science/AI, Actuarial Consulting (IACA)                                                                                                                       |
| Speaker               | Hiroki Shibata                                                                                                                                                     |
| <b>Presentation 2</b> | <i>Fast Shapley Decomposition of Year-over-Year Lapse Rates and Interpretable BEL Factor Extraction Using Heuristic Search</i>                                     |
| Subject               | Data Science/AI, Life (IAALS)                                                                                                                                      |
| Speaker               | Takanori Namekawa                                                                                                                                                  |
| <b>Presentation 3</b> | <i>Potential Applications of Topological Data Analysis in Actuarial Practice</i>                                                                                   |
| Subject               | Data Science/AI, Investment and Finance                                                                                                                            |
| Speaker               | Hidemasa Oda, Qinliang Wang                                                                                                                                        |

|                       |                                                                                                                               |
|-----------------------|-------------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Disability Pensions</b>                                                                                                    |
| <b>Venue</b>          | Hall B7(2)                                                                                                                    |
| <b>Moderator</b>      | Raffaello Marcelloni                                                                                                          |
| <b>Presentation 1</b> | <i>MORTALITY AFTER COVID-19: NEW SURVIVAL SCENARIOS FOR ITALIAN DISABLED WORKERS</i>                                          |
| Subject               | Pensions and Social Security (PBSS)                                                                                           |
| Speaker               | DANIELA MARTINI, LAURA BARADEL                                                                                                |
| <b>Presentation 2</b> | <i>ITALIAN WORKERS' PROTECTION: TECHNICAL SOLUTIONS TO ADDRESS THE CHALLENGE OF A SUPER-AGEING POPULATION</i>                 |
| Subject               | Pensions and Social Security (PBSS)                                                                                           |
| Speaker               | LAURA BARADEL, DANIELA MARTINI                                                                                                |
| <b>Presentation 3</b> | <i>Features of the Japanese Public Disability Pension and Issues Regarding Its Future Benefit Levels</i>                      |
| Subject               | Pensions and Social Security (PBSS)                                                                                           |
| Speaker               | Ryouhei Yoshizawa                                                                                                             |
| <b>Session Title</b>  | <b>Impact of Climate Change on Mortality (II)</b>                                                                             |
| <b>Venue</b>          | Hall C                                                                                                                        |
| <b>Moderator</b>      | Ayse Arik                                                                                                                     |
| <b>Presentation 1</b> | <i>Impacts of Climate Change on Mortality and Morbidity and Scenario Analysis Methodology</i>                                 |
| Subject               | Life (IAALS), Enterprise Risk Management (AFIR-ERM)                                                                           |
| Speaker               | Yukimura Suzuki                                                                                                               |
| <b>Presentation 2</b> | <i>Modelling the impacts of climate change on deaths caused by heat and cold waves with age-period-cohort models</i>          |
| Subject               | Life (IAALS), Pensions and Social Security (PBSS)                                                                             |
| Speaker               | Jean-Francois Begin                                                                                                           |
| <b>Presentation 3</b> | <i>Mortality modelling for short term climate stress test in France : impact of extreme heat</i>                              |
| Subject               | Life (IAALS), Enterprise Risk Management (AFIR-ERM)                                                                           |
| Speaker               | Stephane Loisel                                                                                                               |
| <b>Session Title</b>  | <b>Investment Strategies and Risk Management</b>                                                                              |
| <b>Venue</b>          | Hall D5                                                                                                                       |
| <b>Moderator</b>      | Shinichiro Cho                                                                                                                |
| <b>Presentation 1</b> | <i>Time-Series Embeddings and Generative AI for Trend Similarity and Investment Performance: Evidence from Taiwan Futures</i> |
| Subject               | Investment and Finance, Data Science/AI                                                                                       |
| Speaker               | Kan-Sheng Hsu, Jou-An Chen                                                                                                    |
| <b>Presentation 2</b> | <i>Rethinking the FTSE/JSE Responsible Investment Index</i>                                                                   |
| Subject               | Investment and Finance                                                                                                        |
| Speaker               | Taryn Reddy                                                                                                                   |
| <b>Session Title</b>  | <b>Fairness in Pricing</b>                                                                                                    |
| <b>Venue</b>          | Hall D7                                                                                                                       |
| <b>Moderator</b>      | Aiza Benyamin                                                                                                                 |
| <b>Presentation 3</b> | <i>General Additive Modelling (GAM) with left truncation</i>                                                                  |
| Subject               | Non-Life (ASTIN), Data Science/AI                                                                                             |
| Speaker               | Hayden Lau                                                                                                                    |
| <b>Presentation 1</b> | <i>Operationalizing Fairness in Actuarial Pricing: From Principle to Practice</i>                                             |
| Subject               | Non-Life (ASTIN), Data Science/AI                                                                                             |
| Speaker               | Olivier Cote                                                                                                                  |
| <b>Presentation 2</b> | <i>Fairness-Aware Insurance Pricing: A Multi-Objective Optimization Approach</i>                                              |
| Subject               | Non-Life (ASTIN), Data Science/AI                                                                                             |
| Speaker               | Tim J. Boonen                                                                                                                 |
| <b>Session Title</b>  | <b>Risk Prediction in Aging Societies</b>                                                                                     |
| <b>Venue</b>          | Hall E Seminar Room(1)                                                                                                        |
| <b>Moderator</b>      | Neil Tagoe                                                                                                                    |
| <b>Presentation 1</b> | <i>Dynamic Prediction of Nursing Home Length of Stay: An Actuarial Application of Landmark Models</i>                         |
| Subject               | Health (IAAHS)                                                                                                                |
| Speaker               | Mengyi Xu                                                                                                                     |
| <b>Presentation 2</b> | <i>Prediction of proportion of people requiring care using publicly available data of diseases</i>                            |
| Subject               | Life (IAALS), Health (IAAHS)                                                                                                  |
| Speaker               | Fumiya Niinomi                                                                                                                |

\* Presentation order within each session is based on abstract submission order and may differ from the actual presentation order.

|                       |                                                                                                                                         |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Cancer and Critical Illness Insurance</b>                                                                                            |
| <b>Venue</b>          | Hall E Seminar Room(2)                                                                                                                  |
| <b>Moderator</b>      | Anayelli Montagner                                                                                                                      |
| <b>Presentation 1</b> | <i>Future Projections of Cancer Incidence Rates in Japan and Future Profitability of Cancer Insurance</i>                               |
| Subject               | Life (IAALS), Health (IAAHS)                                                                                                            |
| Speaker               | Takuya Kozuki                                                                                                                           |
| <b>Presentation 2</b> | <i>How cancer developments are shaping insurance benefits and innovation</i>                                                            |
| Subject               | Life (IAALS)                                                                                                                            |
| Speaker               | Jenny Ingram                                                                                                                            |
| <b>Session Title</b>  | <b>Future of DB Plans</b>                                                                                                               |
| <b>Venue</b>          | G402                                                                                                                                    |
| <b>Moderator</b>      | Takashi Toyoshima                                                                                                                       |
| <b>Presentation 1</b> | <i>LDI and Japan's DB Pension Plans: Potential for Wider Adoption in a Rising Interest Rate Environment</i>                             |
| Subject               | Pensions and Social Security (PBSS), Investment and Finance                                                                             |
| Speaker               | Hirotsugu Fukatsu, Ryoko Matsumura                                                                                                      |
| <b>Presentation 2</b> | <i>The Challenges of Visualizing Individual Benefits in Defined Benefit Pension Dashboards: Technical Options and Their Limitations</i> |
| Subject               | Pensions and Social Security (PBSS)                                                                                                     |
| Speaker               | Tokimitsu Tanaka                                                                                                                        |
| <b>Presentation 3</b> | <i>The Bright Future for DB Plans in Japan</i>                                                                                          |
| Subject               | Pensions and Social Security (PBSS)                                                                                                     |
| Speaker               | Akitomo Sugiura                                                                                                                         |
| <b>Session Title</b>  | <b>Natural Catastrophe Modeling</b>                                                                                                     |
| <b>Venue</b>          | G409                                                                                                                                    |
| <b>Moderator</b>      | Miyuki Ebisaki                                                                                                                          |
| <b>Presentation 1</b> | <i>Post-event Loss Estimation for Natural Catastrophes using Geospatial Correlation</i>                                                 |
| Subject               | Non-Life (ASTIN)                                                                                                                        |
| Speaker               | Joseph Hoang-Luu, Richard Yee, Hirohisa Mikogami                                                                                        |
| <b>Presentation 2</b> | <i>Various initiatives to advance natural catastrophe model: A case study in Japan</i>                                                  |
| Subject               | Non-Life (ASTIN), Data Science/AI                                                                                                       |
| Speaker               | Rikito Hisamatsu                                                                                                                        |
| <b>Presentation 3</b> | <i>Improving Subsidence Risk Assessment in France</i>                                                                                   |
| Subject               | Non-Life (ASTIN)                                                                                                                        |
| Speaker               | Thomas Kermorvant, Kenza El Mekhoudi                                                                                                    |
| <b>Session Title</b>  | <b>Insurance Portfolio</b>                                                                                                              |
| <b>Venue</b>          | G502                                                                                                                                    |
| <b>Moderator</b>      | Yuriy Krvavych                                                                                                                          |
| <b>Presentation 1</b> | <i>Portfolio monitoring in insurance using information theory</i>                                                                       |
| Subject               | Enterprise Risk Management (AFIR-ERM), Non-Life (ASTIN)                                                                                 |
| Speaker               | Pietro Parodi, Zhongmei Ji                                                                                                              |
| <b>Presentation 2</b> | <i>On asymptotic behavior of portfolio risks and goodness of elliptical approximations</i>                                              |
| Subject               | Enterprise Risk Management (AFIR-ERM)                                                                                                   |
| Speaker               | Atte E. Pyryla                                                                                                                          |
| <b>Presentation 3</b> | <i>Matrix Factorization for Modeling High-Dimensional Interactions in Class Rate-Making</i>                                             |
| Subject               | Non-Life (ASTIN), Data Science/AI                                                                                                       |
| Speaker               | Nana Kato, Suguru Fujita, Shunichi Nomura                                                                                               |
| <b>Session Title</b>  | <b>Pension Reforms</b>                                                                                                                  |
| <b>Venue</b>          | G510                                                                                                                                    |
| <b>Moderator</b>      | John Maroney                                                                                                                            |
| <b>Presentation 1</b> | <i>Recent reforms in 13 countries that have privatized public pensions</i>                                                              |
| Subject               | Pensions and Social Security (PBSS), Actuarial Consulting (IACA)                                                                        |
| Speaker               | Ken Sugita                                                                                                                              |
| <b>Presentation 2</b> | <i>Toward Work Style Neutral Pensions: Policy Options and Implementation Challenges</i>                                                 |
| Subject               | Pensions and Social Security (PBSS)                                                                                                     |
| Speaker               | Takashi Kato                                                                                                                            |
| <b>Presentation 3</b> | <i>Actuarial Valuation of the Reform to Article 123 of the Mexican Constitution</i>                                                     |
| Subject               | Pensions and Social Security (PBSS)                                                                                                     |
| Speaker               | Carmen Fernandez, Veronica Gonzalez                                                                                                     |

\* Presentation order within each session is based on abstract submission order and may differ from the actual presentation order.

|                       |                                                                                                                                                     |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Lifestyle and Health</b>                                                                                                                         |
| <b>Venue</b>          | G602                                                                                                                                                |
| <b>Moderator</b>      | Marika Guralnik                                                                                                                                     |
| <b>Presentation 1</b> | <i>Epidemiological evidence-based computation of biological age accounting for relative risks of all-cause mortality based on lifestyle factors</i> |
| Subject               | Health (IAAHS), Life (IAALS)                                                                                                                        |
| Speaker               | Rikuta Hamaya                                                                                                                                       |
| <b>Presentation 2</b> | <i>Sleep and Insurance</i>                                                                                                                          |
| Subject               | Life (IAALS)                                                                                                                                        |
| Speaker               | Kazunori Kanda                                                                                                                                      |
| <b>Presentation 3</b> | <i>Consideration of health-promotion-type insurance policies using sleep data</i>                                                                   |
| Subject               | Life (IAALS)                                                                                                                                        |
| Speaker               | Yuya Tokuda, Yoshifumi Osawa                                                                                                                        |
| <b>Session Title</b>  | <b>Mental Health</b>                                                                                                                                |
| <b>Venue</b>          | G610                                                                                                                                                |
| <b>Moderator</b>      | Brendan Counsell                                                                                                                                    |
| <b>Presentation 1</b> | <i>UNMASKING MENTAL HEALTH RISK - AN ACTUARIAL PERSPECTIVE ON SILENT COSTS AND SYSTEMIC RISKS IN ACTUARIAL MODELS FOR PRICING AND RESERVING</i>     |
| Subject               | Health (IAAHS)                                                                                                                                      |
| Speaker               | MARGARET OYUGI                                                                                                                                      |
| <b>Presentation 2</b> | <i>Innovating Mental Wellness Insurance: Balancing Risk, Support, and Product Design</i>                                                            |
| Subject               | Life (IAALS)                                                                                                                                        |
| Speaker               | Yusuke Wada                                                                                                                                         |
| <b>Session Title</b>  | <b>Insurance Purchasing Behavior</b>                                                                                                                |
| <b>Venue</b>          | G701                                                                                                                                                |
| <b>Moderator</b>      | Max Happacher                                                                                                                                       |
| <b>Presentation 1</b> | <i>Global Health and Life Insurance Demand Trends for Gen Z and Millennials</i>                                                                     |
| Subject               | Life (IAALS), Health (IAAHS)                                                                                                                        |
| Speaker               | Xiao Xu, Dale Hall                                                                                                                                  |
| <b>Presentation 2</b> | <i>The Science of Simplicity: Behavioral Techniques for More Effective Customer Journeys</i>                                                        |
| Subject               | Life (IAALS), Pensions and Social Security (PBSS)                                                                                                   |
| Speaker               | Peter Hovard                                                                                                                                        |
| <b>Presentation 3</b> | <i>Construction and Application of a Life Insurance Market Demand and Supply Model</i>                                                              |
| Subject               | Life (IAALS)                                                                                                                                        |
| Speaker               | Hidekazu Yoshida                                                                                                                                    |

\* Presentation order within each session is based on abstract submission order and may differ from the actual presentation order.

## Program - Concurrent Sessions

Thursday, 12 November

11:00 - 12:45

As of Sep. 18, 2026

|                       |                                                                                                                                                         |
|-----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Climate Risk and Resilience</b>                                                                                                                      |
| <b>Venue</b>          | Hall A                                                                                                                                                  |
| <b>Moderator</b>      | Shashini Abeygunawardena                                                                                                                                |
| <b>Presentation 1</b> | <i>Dynamic Financial Analysis (DFA) of General Insurers under Climate Change</i>                                                                        |
| Subject               | Non-Life (ASTIN)                                                                                                                                        |
| Speaker               | Bernard Wong, Yanfeng Li                                                                                                                                |
| <b>Presentation 2</b> | <i>Pooling together - An Investigation into the Efficacy of Collaborative Structures Against Correlated Climate Risk</i>                                |
| Subject               | Non-Life (ASTIN)                                                                                                                                        |
| Speaker               | Justin Chinakidzwa                                                                                                                                      |
| <b>Presentation 3</b> | <i>Becoming a morally ambitious actuary</i>                                                                                                             |
| Subject               | Professionalism/Actuarial Education                                                                                                                     |
| Speaker               | Shashini Abeygunawardena                                                                                                                                |
| <b>Session Title</b>  | <b>Health Risk and Finance</b>                                                                                                                          |
| <b>Venue</b>          | Hall B5(1)                                                                                                                                              |
| <b>Moderator</b>      | Ibrahim Muhanna                                                                                                                                         |
| <b>Presentation 1</b> | <i>Can the "Winner-Loser Hypothesis" Explain the West-East Divide in Japanese Healthcare?</i>                                                           |
| Subject               | Health (IAAHS)                                                                                                                                          |
| Speaker               | Yusuke Fukuda                                                                                                                                           |
| <b>Presentation 2</b> | <i>Bridging Tradition and Innovation: Mukando-Inspired Healthcare Finance for Zimbabwe's Informal Economy</i>                                           |
| Subject               | Health (IAAHS)                                                                                                                                          |
| Speaker               | Kumbirai Matika                                                                                                                                         |
| <b>Presentation 3</b> | <i>A category theory principle for financial derivative instruments on healthcare indices.</i>                                                          |
| Subject               | Health (IAAHS), Professionalism/Actuarial Education                                                                                                     |
| Speaker               | Koji Yamamoto                                                                                                                                           |
| <b>Session Title</b>  | <b>Corporate Pensions: Strategy and Accounting</b>                                                                                                      |
| <b>Venue</b>          | Hall B5(2)                                                                                                                                              |
| <b>Moderator</b>      | Peter Devlin                                                                                                                                            |
| <b>Presentation 1</b> | <i>Optimizing Total Rewards: Integrating Salaries, Corporate Pensions, and Non-Monetary Rewards</i>                                                     |
| Subject               | Pensions and Social Security (PBSS), Enterprise Risk Management (AFIR-ERM)                                                                              |
| Speaker               | Shota Sekiguchi                                                                                                                                         |
| <b>Presentation 2</b> | <i>Corporate Pension Redesign in a Total Rewards Framework: A Practitioner's View</i>                                                                   |
| Subject               | Pensions and Social Security (PBSS), Actuarial Consulting (IACA)                                                                                        |
| Speaker               | Satoshi Nomura                                                                                                                                          |
| <b>Presentation 3</b> | <i>Peculiarities in the Amortization of Pension Gain/Loss under JGAAP: Insights from Monte Carlo Simulation and Implications for Global Convergence</i> |
| Subject               | Pensions and Social Security (PBSS)                                                                                                                     |
| Speaker               | Tsuyoshi Fujita                                                                                                                                         |
| <b>Session Title</b>  | <b>Modernizing Lapse Modeling</b>                                                                                                                       |
| <b>Venue</b>          | Hall B7(1)                                                                                                                                              |
| <b>Moderator</b>      | Oi San Choo                                                                                                                                             |
| <b>Presentation 1</b> | <i>Privacy-Preserving Insurance Risk Scoring Powered by Homomorphic Encryption</i>                                                                      |
| Subject               | Data Science/AI                                                                                                                                         |
| Speaker               | Kyson Suh, Howard Park, James Kang                                                                                                                      |
| <b>Presentation 2</b> | <i>Predicting Lapse Rates Using Continuous- and Discrete-Time Survival Models</i>                                                                       |
| Subject               | Data Science/AI, Life (IAALS)                                                                                                                           |
| Speaker               | Tomoki Katayama, Ryoichi Asashiba                                                                                                                       |
| <b>Presentation 3</b> | <i>Evaluating Machine Learning Methods for Enhancing Predictive Accuracy of Best-Estimate Lapse Assumptions Using Multi-Year Data</i>                   |
| Subject               | Data Science/AI, Life (IAALS)                                                                                                                           |
| Speaker               | Masafumi Suzuki                                                                                                                                         |

|                       |                                                                                                                                               |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Economic Value-Based Solvency Regulation in Asia</b>                                                                                       |
| <b>Venue</b>          | Hall B7(2)                                                                                                                                    |
| <b>Moderator</b>      | Florin Ginghina                                                                                                                               |
| <b>Presentation 1</b> | <i>The trend of evolution of solvency regulations – Its Impact and Significance on the Japanese Insurance Market</i>                          |
| Subject               | Enterprise Risk Management (AFIR-ERM)                                                                                                         |
| Speaker               | Junji Furuki, Shigeo Watanabe, Ryota Yonezawa                                                                                                 |
| <b>Presentation 2</b> | <i>Effectiveness and Limitations of Economic Value-Based Solvency Regulation: An Analysis of Japan’s New Regulatory Framework</i>             |
| Subject               | Enterprise Risk Management (AFIR-ERM), Life (IAALS)                                                                                           |
| Speaker               | Yasutomo Iida, Chihiro Tsuchida, Takaaki Shinnya                                                                                              |
| <b>Presentation 3</b> | <i>Evolving Insurance Solvency Standards: Regulatory Developments in Sri Lanka’s Risk-Based Capital Framework and Lessons learned in Asia</i> |
| Subject               | Enterprise Risk Management (AFIR-ERM)                                                                                                         |
| Speaker               | Thanuja Krishnaratna                                                                                                                          |
| <b>Session Title</b>  | <b>Advancing the Actuarial Profession</b>                                                                                                     |
| <b>Venue</b>          | Hall C                                                                                                                                        |
| <b>Moderator</b>      | Mathieu Langelier                                                                                                                             |
| <b>Presentation 1</b> | <i>Shaping the Future Together: Community Building through the Young Actuaries Initiative</i>                                                 |
| Subject               | Professionalism/Actuarial Education                                                                                                           |
| Speaker               | Martin Oymanns, Samuel Cywie                                                                                                                  |
| <b>Presentation 2</b> | <i>Actuary analyses actuaries – data-driven compass for successful career</i>                                                                 |
| Subject               | Professionalism/Actuarial Education                                                                                                           |
| Speaker               | Nobuhiko Nakatsuka                                                                                                                            |
| <b>Presentation 3</b> | <i>The Value of Actuaries to Society: A Comprehensive Analysis</i>                                                                            |
| Subject               | Professionalism/Actuarial Education, Actuarial Consulting (IACA)                                                                              |
| Speaker               | Mukami Njeru, Akshay Dhand                                                                                                                    |
| <b>Session Title</b>  | <b>ALM Strategies</b>                                                                                                                         |
| <b>Venue</b>          | Hall D5                                                                                                                                       |
| <b>Moderator</b>      | Jacky Ip                                                                                                                                      |
| <b>Presentation 1</b> | <i>Implications for the ALM strategy due to the yield curve extrapolation method applied under the ESR</i>                                    |
| Subject               | Investment and Finance, Life (IAALS)                                                                                                          |
| Speaker               | Toshio Shinohara                                                                                                                              |
| <b>Presentation 2</b> | <i>Enhancing the Insurance ALM Process—From Stochastic Modeling to Practical Implementation</i>                                               |
| Subject               | Investment and Finance                                                                                                                        |
| Speaker               | Warren Fok                                                                                                                                    |
| <b>Presentation 3</b> | <i>Assessing the Impact of Regulatory Carbon Allocation on Brazilian (Re)Insurers’Portfolios through ALM and Mean-CVaR Optimization</i>       |
| Subject               | Investment and Finance, Enterprise Risk Management (AFIR-ERM)                                                                                 |
| Speaker               | Nathalia Fonseca                                                                                                                              |
| <b>Session Title</b>  | <b>AI Applications in Life Insurance</b>                                                                                                      |
| <b>Venue</b>          | Hall D7                                                                                                                                       |
| <b>Moderator</b>      | Nalen Naidoo                                                                                                                                  |
| <b>Presentation 1</b> | <i>AI Agents in Life Insurance Actuarial Experience Analysis: A Comparative Study of Automation and Analytics</i>                             |
| Subject               | Life (IAALS), Data Science/AI                                                                                                                 |
| Speaker               | Timothy Lam                                                                                                                                   |
| <b>Presentation 2</b> | <i>From Models to Clients: Generative AI as a Bridge Between Actuarial Design and Customer Needs</i>                                          |
| Subject               | Life (IAALS), Data Science/AI                                                                                                                 |
| Speaker               | CHIIHAN CHI                                                                                                                                   |
| <b>Presentation 3</b> | <i>Global Overview of Leveraging (Generative) AI in Life Insurance</i>                                                                        |
| Subject               | Life (IAALS), Data Science/AI                                                                                                                 |
| Speaker               | Keiichiro Yamada                                                                                                                              |
| <b>Session Title</b>  | <b>Non-Life Insurance Reserving</b>                                                                                                           |
| <b>Venue</b>          | Hall E Seminar Room(1)                                                                                                                        |
| <b>Moderator</b>      | Brian Fannin                                                                                                                                  |
| <b>Presentation 1</b> | <i>The over-dispersed Skellam reserving model: extending the over-dispersed Poisson reserving model</i>                                       |
| Subject               | Non-Life (ASTIN), Data Science/AI                                                                                                             |
| Speaker               | Andreas Zimmermann                                                                                                                            |
| <b>Presentation 2</b> | <i>Beyond our means? - A distributional approach to actuarial reserving</i>                                                                   |
| Subject               | Non-Life (ASTIN)                                                                                                                              |
| Speaker               | Alan Xian, Calise Liu, Andrew Song                                                                                                            |

\* Presentation order within each session is based on abstract submission order and may differ from the actual presentation order.

|                       |                                                                                                                                                                               |
|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Cause-Specific Mortality</b>                                                                                                                                               |
| <b>Venue</b>          | Hall E Seminar Room(2)                                                                                                                                                        |
| <b>Moderator</b>      | Ana Bojanic                                                                                                                                                                   |
| <b>Presentation 1</b> | <i>A Study of a Method for Estimating Mortality Rates at Very Advanced Ages through Extrapolation of Cause-Specific Mortality Rates</i>                                       |
| Subject               | Life (IAALS)                                                                                                                                                                  |
| Speaker               | Yu Takahashi                                                                                                                                                                  |
| <b>Presentation 2</b> | <i>A Cause-Specific Mortality Model Incorporating the Interdependent Structure among Causes of Death</i>                                                                      |
| Subject               | Life (IAALS), Health (IAAHS)                                                                                                                                                  |
| Speaker               | Jun Sawada                                                                                                                                                                    |
| <b>Presentation 3</b> | <i>Pandemics and Peace: Unpacking Mortality Trends in Colombia (1989-2023) through an Actuarial Lens</i>                                                                      |
| Subject               | Life (IAALS)                                                                                                                                                                  |
| Speaker               | Andres F. Torres Mancipe, Andres A. Sales Tovar                                                                                                                               |
| <b>Session Title</b>  | <b>Innovative Solutions for Retirement Systems</b>                                                                                                                            |
| <b>Venue</b>          | G402                                                                                                                                                                          |
| <b>Moderator</b>      | John Maroney                                                                                                                                                                  |
| <b>Presentation 1</b> | <i>A reinsurer's perspective on offshore funded reinsurance</i>                                                                                                               |
| Subject               | Pensions and Social Security (PBSS), Life (IAALS)                                                                                                                             |
| Speaker               | Dominic Lim                                                                                                                                                                   |
| <b>Presentation 2</b> | <i>Modelling of Retirement Systems: Insights from Australia and Singapore</i>                                                                                                 |
| Subject               | Pensions and Social Security (PBSS), Life (IAALS)                                                                                                                             |
| Speaker               | Iris Deng, Simon Kong                                                                                                                                                         |
| <b>Presentation 3</b> | <i>An Assessment Framework for Equitable Longevity Pooling Products</i>                                                                                                       |
| Subject               | Pensions and Social Security (PBSS)                                                                                                                                           |
| Speaker               | Andres Villegas                                                                                                                                                               |
| <b>Session Title</b>  | <b>Advanced Reinsurance Pricing</b>                                                                                                                                           |
| <b>Venue</b>          | G409                                                                                                                                                                          |
| <b>Moderator</b>      | Masayuki Tamura                                                                                                                                                               |
| <b>Presentation 1</b> | <i>Fair Cost of Reinstatement in Non-Proportional Reinsurance</i>                                                                                                             |
| Subject               | Non-Life (ASTIN), Enterprise Risk Management (AFIR-ERM)                                                                                                                       |
| Speaker               | Edgar Anguiano                                                                                                                                                                |
| <b>Presentation 2</b> | <i>Full-Contract Economic Credit and Basis-Risk Adjustments in Catastrophe Risk Transfer: A Cedent-Side Comparison of Traditional Reinsurance Panels, Cat Bonds, and ILWs</i> |
| Subject               | Non-Life (ASTIN), Investment and Finance                                                                                                                                      |
| Speaker               | Tatsuya Mizobuchi, Ryo Motohira                                                                                                                                               |
| <b>Presentation 3</b> | <i>Secondary Perils and Broad Application of Model Adjustment</i>                                                                                                             |
| Subject               | Non-Life (ASTIN)                                                                                                                                                              |
| Speaker               | Akira Kinefuchi                                                                                                                                                               |
| <b>Session Title</b>  | <b>Catastrophe Risk Modeling and Management</b>                                                                                                                               |
| <b>Venue</b>          | G502                                                                                                                                                                          |
| <b>Moderator</b>      | Fred Weber                                                                                                                                                                    |
| <b>Presentation 1</b> | <i>Building Resilience: Integrating AI, Cooperative Insurance Data, and Spatial Analysis in Post-Tohoku Disaster Risk Management</i>                                          |
| Subject               | Enterprise Risk Management (AFIR-ERM), Data Science/AI                                                                                                                        |
| Speaker               | Hiroki Saruta, Hakan Yerlikaya                                                                                                                                                |
| <b>Presentation 2</b> | <i>Challenges in Image-Based Building Attribute Estimation for Catastrophe Risk Assessment: Implications for Data-Scarce Markets</i>                                          |
| Subject               | Data Science/AI, Non-Life (ASTIN)                                                                                                                                             |
| Speaker               | Hibiki Ayabe                                                                                                                                                                  |
| <b>Presentation 3</b> | <i>Managing NatCat Volatility: pricing and portfolio management of accumulations</i>                                                                                          |
| Subject               | Non-Life (ASTIN)                                                                                                                                                              |
| Speaker               | James Dawson                                                                                                                                                                  |
| <b>Session Title</b>  | <b>Random Forest</b>                                                                                                                                                          |
| <b>Venue</b>          | G510                                                                                                                                                                          |
| <b>Moderator</b>      | Hirokazu Iwasawa                                                                                                                                                              |
| <b>Presentation 1</b> | <i>Loss prediction using variable selection in GRF</i>                                                                                                                        |
| Subject               | Data Science/AI, Non-Life (ASTIN)                                                                                                                                             |
| Speaker               | Yuito Susuga, Hiroshi Shiraishi, Tomoshige Nakamura                                                                                                                           |
| <b>Presentation 2</b> | <i>Extreme Quantile Estimation with Extremal Random Forests and Neyman-Orthogonal GPD Inference</i>                                                                           |
| Subject               | Data Science/AI                                                                                                                                                               |
| Speaker               | Ren Ishiyama, Hiroshi Shiraishi, Tomoshige Nakamura                                                                                                                           |
| <b>Presentation 3</b> | <i>Model-free Estimation of Process Error and Flexible Adjustment of Model Error in Prediction Error Decomposition</i>                                                        |
| Subject               | Data Science/AI                                                                                                                                                               |
| Speaker               | Eisuke Nakagawa, Hirokazu Iwasawa, Kazuki Kuriyama                                                                                                                            |

|                       |                                                                                                                                                               |
|-----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Session Title</b>  | <b>Genetics and Epigenetics</b>                                                                                                                               |
| <b>Venue</b>          | G602                                                                                                                                                          |
| <b>Moderator</b>      | Yoobin Choi                                                                                                                                                   |
| <b>Presentation 1</b> | <i>Is epigenetics the hidden key to understanding health and insurance risk?</i>                                                                              |
| Subject               | Life (IAALS), Health (IAAHS)                                                                                                                                  |
| Speaker               | Christelle Oosthuizen                                                                                                                                         |
| <b>Presentation 2</b> | <i>Navigating the Financial Challenges of Gene Therapy</i>                                                                                                    |
| Subject               | Health (IAAHS), Enterprise Risk Management (AFIR-ERM)                                                                                                         |
| Speaker               | Kristi Bohn                                                                                                                                                   |
| <b>Presentation 3</b> | <i>Biological Age in Japanese Life Insurance: Regulatory Issues, Pricing Approaches, and Operational Feasibility</i>                                          |
| Subject               | Life (IAALS), Health (IAAHS)                                                                                                                                  |
| Speaker               | Misato Tamura                                                                                                                                                 |
| <b>Session Title</b>  | <b>ICS in Life Insurance</b>                                                                                                                                  |
| <b>Venue</b>          | G610                                                                                                                                                          |
| <b>Moderator</b>      | Takashi Toyoshima                                                                                                                                             |
| <b>Presentation 1</b> | <i>Strategic Asset Allocation under ICS: Balancing Return and Solvency through Capital-Aware Optimization</i>                                                 |
| Subject               | Investment and Finance, Life (IAALS)                                                                                                                          |
| Speaker               | Akihiro Ishibashi                                                                                                                                             |
| <b>Presentation 2</b> | <i>Management Actions for the Insurance Capital Standard (ICS)</i>                                                                                            |
| Subject               | Life (IAALS), Investment and Finance                                                                                                                          |
| Speaker               | Josh Corrigan, Taisuke Nishimura                                                                                                                              |
| <b>Presentation 3</b> | <i>Comparative Analysis of the Standard Method and Aggregation Method in the Insurance Capital Standard Framework by Jurisdiction</i>                         |
| Subject               | Life (IAALS), Enterprise Risk Management (AFIR-ERM)                                                                                                           |
| Speaker               | Spenser Allen                                                                                                                                                 |
| <b>Session Title</b>  | <b>Modernizing Health Insurance Pricing</b>                                                                                                                   |
| <b>Venue</b>          | G701                                                                                                                                                          |
| <b>Moderator</b>      | Lacson Jonathan                                                                                                                                               |
| <b>Presentation 1</b> | <i>An Actuarial Study on Insurance Premium Calculation Based on Regional Healthcare Supply Structure in Japan</i>                                             |
| Subject               | Life (IAALS)                                                                                                                                                  |
| Speaker               | Daisuke Nagashima                                                                                                                                             |
| <b>Presentation 2</b> | <i>Insurability of critical illness for people living with HIV</i>                                                                                            |
| Subject               | Life (IAALS), Health (IAAHS)                                                                                                                                  |
| Speaker               | Francesco Ungolo, Andres Villegas                                                                                                                             |
| <b>Presentation 3</b> | <i>The Discrepancy between Medical Progress and Insurance Underwriting: Challenges Facing HIV-Positive Individuals in Japan’s Commercial Insurance Market</i> |
| Subject               | Life (IAALS), Data Science/AI                                                                                                                                 |
| Speaker               | Fuminori Kobuki, Fumitaka Kobuki                                                                                                                              |

\* Presentation order within each session is based on abstract submission order and may differ from the actual presentation order.