

**DAY 2**

**Research Session III**

Moderator:

Ventsislav Vasilev

**September 17<sup>th</sup>, 2022**

**Time: 10:30 – 12:00**

**D. A. Tsenov Academy of Economics – Svishtov, Bulgaria**

- 1) [Russian insurance industry in modern conditions](#)  
Presenter: Igor B. Kotlobovsky      Lomonosov Moscow State University, Russia  
ppt1
- 2) [The effect of pension tax treatments on the life-cycle optimal consumption and portfolio management](#)  
Presenter: Jun-Hee An      Tilburg University, Netherlands  
ppt2
- 3) [The influence of the financial situation subjective assessment on households insurance expenditures](#)  
Presenter: Norbert Duczowski      Warsaw School of Economics, Poland  
Adam Śliwiński      Warsaw School of Economics, Poland  
ppt3
- 4) [Exploring the market risk profiles of U.S. and European life insurers](#)  
Presenter: Nicolaus Grochola      Goethe University, Germany  
Mark J. Browne      St. John's University New York, USA  
Helmut Gründl      Goethe University Frankfurt, Germany  
Sebastian Schlütter      Mainz University of Applied Sciences, Germany  
ppt4
- 5) [Reassessing insurance business model – evolve or get extinct](#)  
Presenter: Nikola Rodic      OTP Insurance, Serbia  
ppt5
- 6) [Hunting after the new customer. The case for embedded insurance](#)  
Presenter: Desislav Danov      Fintech Guardian, Bulgaria  
ppt6