

LUCIA GRÖNEOVÁ

MANAGING DIRECTOR
SWISS RE SLOVAKIA



Lucia has more than 20 years of experience in senior positions in multinational companies within high-tech and financial sector. Since joining Swiss Re in 2019, as HR director in Slovakia, she played a key role in strategic HR initiatives that prioritize both business objectives and employee well-being. In 2024 she was appointed Managing Director of Swiss Re Slovakia and in this expanded role, she is overseeing operations within the company's second largest location, driving locations strategy, talent acquisition and development, and building strategic partnerships. She also serves as vice chair of the Business Service Center Forum under the American Chamber of Commerce in Slovakia, contributing to the development of the wider business community.

IN THE CURRENT GEOPOLITICAL AND ECONOMIC CLIMATE, WHAT SHOULD SLOVAKIA PRIORITIZE TO REMAIN COMPETITIVE WITHIN THE EU AND GLOBALLY?

Slovakia's competitiveness will depend on our ability to strengthen three pillars: **stability, talent, and innovation**. In a world shaped by geopolitical uncertainty and rapid technological shifts, companies need predictable conditions, future ready skills, and an environment that rewards investment in digital capabilities.

For me, the priority is clear: **building a resilient economy driven by human capital**. Slovakia must accelerate digitalization, support high value industries, and deepen collaboration between business, government, and academia. Only then can we continue to attract global employers and position ourselves as a strong, future-oriented member of the EU.

DEMOGRAPHIC CHANGE IS RESHAPING LABOR MARKETS. HOW SHOULD SLOVAKIA RESPOND TO AGING, TALENT SHORTAGES, AND WORKFORCE TRANSFORMATION?

By treating demographic change as an economic opportunity, not only a challenge. The answer lies in a multi layered approach:

- **Upskilling and reskilling** people across all age groups
- **Enabling broader participation** – for example through flexible work, better childcare availability, and lifelong learning
- **Using technology responsibly** to augment – not replace – the workforce
- **Welcoming international talent** and simplifying mobility

As an employer, I see every day how much potential exists when people are given opportunities to grow. Slovakia must embrace a mindset that sees aging not as a burden, but as a driver for new forms of work and knowledge transfer.

WHAT ACHIEVEMENTS FROM 2025 ARE YOU MOST PROUD OF, AND WHY?

In 2025, I was most proud of how Swiss Re Slovakia strengthened its role as an employer of choice and respected industry leader. We were recognized as the **Best Employer in the Banking, Finance, and Insurance industry** and as the **Healthy Company of the Year**, which reflects the culture and environment we create for our people.

We also deepened our partnership with academia by signing **Memoranda of Cooperation with two major business universities in Bratislava – University of Economics and Business and Comenius University**, helping us support future talent and strengthen skills development

in Slovakia. Together with our NGO partners, we contributed to **building societal resilience**, and we continued to **attract exceptional talent** across key areas of expertise.

WHAT IS THE BIGGEST STRATEGIC CHALLENGE YOUR COMPANY IS CURRENTLY NAVIGATING?

Our biggest strategic challenge is the **successful integration of artificial intelligence into our business**. This means adapting our business model to new technologies, using AI responsibly, and at the same time **supporting our employees** with the skills and development they need to thrive in this changing landscape.

HOW EXACTLY IS AI CHANGING YOUR INDUSTRY, AND HOW ARE YOU RESPONDING?

AI is reshaping the re/insurance industry at all levels – from risk modelling and pricing to claims handling and customer solutions.

For Swiss Re, this challenge has three equally important dimensions:

- **Adapting our business model** to harness AI in ways that strengthen risk insights, enhance accuracy, efficiency, or decision-making, and create new opportunities for clients.
- **Ensuring that we use technology responsibly**, with strong governance and a clear focus on quality, transparency, and long-term resilience.
- **Supporting our people** through continuous development and education so they can confidently work with new tools and shape how these technologies are applied.

By integrating AI thoughtfully into our business, investing in strong governance, and continuously developing our people, we ensure that digital transformation strengthens not only our industry, but also the resilience and trust on which it is built.

WHAT LEADERSHIP QUALITY DO YOU CONSIDER MOST ESSENTIAL TODAY?

I believe the most essential leadership quality today is **the ability to combine adaptability with strong values**.

Leaders must navigate constant change, uncertainty, and complexity, while providing clarity and stability for their teams. This requires listening, learning, and adjusting one's approach – without losing sight of what truly matters.

At the same time, trust, fairness, and responsibility remain the foundation of effective leadership. When people know what their leader stands for, they feel safe to innovate, take ownership, and grow. In my experience, it is this balance between flexibility and integrity that enables organizations to succeed in a rapidly evolving world.

