

TWENTY YEARS OF RESILIENCE

As Swiss Re celebrates 20 years in Slovakia, its Bratislava location has grown from a small local team into an important expert hub within the Group's global network. Managing Director Lucia Gröneová reflects on that journey, the evolving risk landscape, and the skills that will define the future of the industry.



LUCIA GRÖNEOVÁ
Managing Director
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Lucia is the Managing Director and HR Head of Swiss Re Slovakia, responsible for the overall people operations, talent acquisition and people development, location strategy and positioning, including strong governance and compliance. She has more than 20 years of leadership experience in senior positions in multinational companies within high-tech and financial sector. Lucia joined Swiss Re in 2019 as HR Director in Slovakia and in 2024 she was appointed Managing Director and Location Head for Slovakia. She also currently serves as vice-chair of the Business Service Center Forum under the American Chamber of Commerce in Slovakia.

Swiss Re is celebrating 20 years in Slovakia this year. Looking back, how has the role of the Bratislava location evolved, and what are you most proud of as you mark this milestone?

Twenty years is an important milestone for us. What started with a relatively small team has evolved into a key location within Swiss Re's global organization, bringing together expertise across re/insurance, technology, finance and other areas.

What makes me particularly proud is how our role has developed. Today, our colleagues in Bratislava are not simply supporting the business – they contribute with expertise, ideas and solutions to some of the challenges Swiss Re addresses globally. At the same time, we have built a strong community here in Slovakia. This anniversary is an opportunity to celebrate what we have achieved and to look ahead to the next chapter.

The re/insurance industry faces an increasingly complex risk landscape. How do you respond to these challenges, and what do they mean for the way Swiss Re operates?

Managing complexity and uncertainty is at the heart of our business. What has changed is the speed at which risks evolve and how interconnected they have become. A geopolitical event, for example, can have consequences for supply chains, financial markets and businesses across multiple regions.

For Swiss Re, this makes strong risk knowledge, data and forward-looking analysis even more important. But it also requires adaptability. We need to continuously challenge our assumptions, consider different scenarios and bring together expertise from across the organization. Ultimately, our role is to understand risk and help make societies and businesses more resilient in an environment where uncertainty is becoming the norm.



We want our colleagues not only to respond to change, but to feel confident shaping it.

Where do you see AI creating the greatest opportunities in re/insurance, and how do you balance technological innovation with the human expertise and judgement?

AI offers significant opportunities, particularly in helping us work with large amounts of information, identify patterns and make processes more efficient. It can support our experts and allow them to spend more time on activities where their knowledge

and judgement add the greatest value.

At the same time, re/insurance is fundamentally a business of understanding complex risks. Technology can enhance our capabilities, but human expertise, critical thinking and accountability remain essential. The opportunity lies in combining the two: using AI responsibly while ensuring that people remain at the center of important decisions.

As technology changes the nature of work, the skills companies need are changing as well. What capabilities will be most important for the next generation of professionals in re/insurance, and how is Swiss Re preparing its people for that future?

Technical and digital capabilities will clearly become increasingly important, but I believe the most valuable professionals will combine these with curiosity, critical thinking and the ability to collaborate across disciplines.

Specific technical skills can change very quickly, so the ability to learn and adapt is becoming a skill in itself. For us, this means creating an environment where people can continuously develop, gain new experiences and work across different areas. We want our colleagues not only to respond to change, but to feel confident shaping it.

Bratislava has developed into an important expert

hub within Swiss Re's global organization. What does Slovakia need to do to remain competitive as companies increasingly look for sophisticated expertise in areas such as data, technology, finance and risk?

Slovakia has strong talent and a good foundation to build on, but competition for high-value activities is global. Maintaining competitiveness will require continued investment in education, digital capabilities and skills that match the future needs of businesses.

I also believe cooperation between companies, universities, public institutions and organizations such as AmCham is increasingly important.

After 20 years in Slovakia, where do you see the biggest opportunities for Swiss Re Slovakia to contribute to the Group and to the wider Slovak business environment?

Our ambition is to bring even greater impact and strengthen the expertise we have built in Bratislava. Technology will certainly be part of that journey, but our success will ultimately depend on our people and their ability to learn, innovate and collaborate globally.

Beyond Swiss Re, I hope we can continue contributing to Slovakia's business community by sharing knowledge, developing talent and participating in conversations about competitiveness and the future of work.