

## **"When I think of the 'insurance of the future,' I am particularly driven by the conviction that insurance fulfills an essential societal role."**

***Alina vom Bruck on resilience, digital transformation, and the future of life insurance***

Alina vom Bruck, Member of the Executive Board of BarmeniaGothaer and board member of Gothaer Lebensversicherung AG, discusses her company's strategic priorities in a volatile environment. She elaborates on how diversification, building substance, and close partnerships with distribution partners strengthen resilience. The focus also includes modern technologies like AI and automation to make processes more efficient and customer-centered. Regarding the merger of Barmenia and Gothaer, she emphasizes transparent communication and joint cultural development to secure the transformative power of the new entity. Her motivation: making insurance, as an essential societal task, more accessible and understandable.

***Ms. vom Bruck, the insurance industry currently operates in an environment of increasing volatility, from market softening to new forms of risk. What priorities do you set for life insurance to sustainably strengthen BarmeniaGothaer's resilience in this context?***

Alina vom Bruck: Life insurance must not only provide individual support in an increasingly volatile environment but also demonstrate resilience as an industry. BarmeniaGothaer sets clear priorities to enhance its adaptability and stability sustainably.

Our strategy is based on a diversified setup encompassing all business areas: private and occupational pension schemes as well as biometric insurance. We maintain a balanced ratio between private and corporate customers, allowing us to react flexibly to economic and political changes.

We also focus on strengthening our profitability and systematically building up our substance. This foundation enables us to better navigate future crises—regardless of their cause—and to remain capable of taking action. We aim not only for short-term stability but for sustainable development.



May 20 - 21, 2026  
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 Place of jurisdiction: Köln  
 Amtsgericht Köln, HRB 952

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Central to our strategy is the close partnership with our distribution partners and customers. Reliability and service are particularly important in uncertain times to build trust.

***How are you advancing Gothaer Lebensversicherung's governance and risk management structures to simultaneously address regulatory requirements, IT robustness, and transformation pressures?***

Alina vom Bruck: Governance and risk management challenges are multi-faceted, given increasing regulatory requirements, transformation pressures, and growing threats to IT security.

A key aspect is understanding where our risks lie—both potential risks and those essential to the company. This helps us prioritize and respond effectively. It's crucial not only to recognize current threats but also to anticipate future developments.

We focus on three key risks:

**Economic development and uncertainty:** Declining purchasing power is a challenge we need to address while enabling customers to plan for the future, even in difficult times.

**Cyber risks:** The increasing complexity and frequency of cyber threats call for continuous enhancement of IT security measures.

**Volatile capital market environment:** Uncertainty in the capital markets requires proactive asset-liability management to better estimate market developments and respond accordingly.

To derive actionable alternatives, we develop scenarios to understand the potential impacts on our business model and take timely measures.

***The industry faces the challenge of an aging workforce and increasing skills shortages. What strategies is BarmeniaGothaer pursuing under your leadership to attract talent, secure knowledge, and make the organization future-proof?***

Alina vom Bruck: On the one hand, we focus on improving our work environment to attract and retain top talent; on the other hand, we address demographic changes through automation and knowledge preservation.

A key component is increasing our employer attractiveness by offering a work environment that provides flexibility, development opportunities, and room for creativity. We actively promote the development of our employees and emphasize decision-making based on competence rather than hierarchy. This fosters more autonomy and motivates professionals and young talent. Agile working methods can support this approach.

At the same time, we pay attention to knowledge transfer within the organization. We're aware that the demographic shift will make it impossible to fill every

position. To address this, we drive automation and the increased use of AI. These technologies enable us to automate simpler tasks and free up resources for more complex ones.

***How are you leveraging modern technologies—such as automation, data-driven decision-making, or new digital platforms—to make life insurance of the future more efficient, customer-centered, and robust?***

Alina vom Bruck: At BarmeniaGothaer, we focus on advancing automation and digitization as well as AI.

Automation and digitization are not new topics for us—they've long been embedded in our strategy. We use automation to continuously improve our processes, ensuring faster and more efficient workflows while reducing administrative efforts. This is particularly crucial in light of demographic changes.

At the same time, customer expectations are constantly rising. Digitization is key to meeting these demands. We are continuously expanding our digital channels, for example, by providing self-service offerings and tools.

Another focus is the use of AI. We've already initiated numerous projects and achieved good results in a short time. The next challenge is to develop a unified implementation strategy for different applications. While individual, specific projects have been completed using AI, we are now working to harmonize these findings and integrate them into a consistent infrastructure. The goal is to make AI applications scalable and ensure that all future implementations are aligned.

***The merger of Barmenia and Gothaer offers significant opportunities but also poses high demands for integration and culture. How do you ensure that transformation power, courage for change, and a shared vision for the future are anchored in the new company?***

Alina vom Bruck: The merger of Barmenia and Gothaer is a great opportunity to jointly develop both companies further and actively shape the future of the insurance industry. Such a transformation requires not only organizational and strategic adjustments but also a strong shared culture and vision for the future. We are taking targeted measures to create a common culture.

At the beginning of the merger, many employees were enthusiastic—the idea of uniting two traditional companies with complementary strengths was convincing. However, in the initial phase, the involvement of all employees wasn't always possible due to antitrust requirements, and the team working on the merger had to remain small initially. Only after the merger could all employees be included, leading to different phases of change being experienced at different times.

A major advantage was that the corporate cultures of Barmenia and Gothaer were well-aligned from the start. However, we've identified and addressed differences in

values, working methods, and traditions. A key element for successful transformation is joint cultural development, and we are deliberately taking the necessary time for this. Various formats are offered across all organizational levels—from the board to individual teams.

We've developed a shared mindset and a unified leadership approach. Additionally, we rely on transparent communication and participation. By providing space for questions, ideas, and feedback, we foster a culture of trust and change.

**When you think about the "insurance of the future," what personally drives you to actively shape this change? Is there a principle or experience that particularly influences you?**

Alina vom Bruck: When I think of the "insurance of the future," I am particularly driven by the conviction that insurance fulfills an essential societal role. It protects people from risks and relieves the state of many responsibilities. Personally, I am motivated to shape this important role of insurance in a way that makes it more accessible, understandable, and positively perceived.

The core idea of insurance is timeless and solid. However, what urgently needs to change is how we make these products accessible to people and how we respond to the changing needs of our customers. Today, simplicity, transparency, and clear communication make all the difference. My goal is to break down barriers and ensure that everyone—regardless of prior knowledge, age, or social background—feels well-supported by our offerings.

#### **About insureNXT**

insureNXT is an international congress trade fair for innovation in the insurance industry. It offers a forward-looking stage for insurance companies, start-ups, insurance service providers, industry partners and universities. In 2025, around 3,500 participants, 150 partners and exhibitors as well as a line-up of over 200 speakers were on site in Cologne. insureNXT is looking for cross-industry solutions, new partnerships and business models that overcome the challenges of digital transformation and cultural change in the insurance industry. Together with the community of established insurance companies, start-ups and cross-industry partners, the event paves the way for a new generation of insurance products, innovative services and business models. insureNXT is a joint event organised by InsurLab Germany e.V. and Koelnmesse GmbH. insureNXT 2026 will take place on 20 and 21 May 2026 in Cologne.

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