International Association of Deposit Insurers
2023 Annual Conference
“Successfully Managing Systemic Risk: Deposit Insurance in a Turbulent World”
28 September 2023
The Westin Boston Seaport District
Boston, USA

Agenda

Wednesday 27 September 2023

19.30 Gala dinner Keynote: “The return of bank runs”
Sheila Bair, former Chairman, Federal Deposit Insurance Corporation, USA

Thursday 28 September 2023

08:00 – 09:00 Registration

09:00 – 09:15 Welcome
Mike Hanson, President and CEO
Massachusetts Credit Union Share Insurance Corporation (MSIC), USA

09:15 – 09:30 Remarks by IADI President and Chair of the Executive Council
Alejandro López, CEO
Seguro de Depósitos, S.A., Argentina

09:30 – 9:45 Remarks by IADI Secretary General
Eva Hüpkes

09:45 – 10:30 US bank supervision and deposit insurance after the collapse of
Silicon Valley Bank
Daniel Tarullo, Nomura Professor of International Financial Regulatory Practice and former Member of the Federal Reserve Board, USA

10:30 – 11:00 Coffee break
11:00 – 12:15  **Panel 1: What lessons did we learn from the recent banking turmoil?**

The recent crisis is a painful reminder of the fundamental instability of banks’ business model and that banks can and should be allowed to fail. What are some early lessons policymakers should be drawing from the recent financial sector turmoil?

12:15 – 13:00  **Keynote**

Martin J. Gruenberg, Chairman of the Federal Deposit Insurance Corporation, USA, and former President of IADI

13:00 – 14:00  **Lunch**

14:00 – 15:00  **Panel 2: Cooperatives**

Deposit insurance systems for financial cooperatives are different given the role of umbrella organisations and the role of cooperatives to local communities. What have we learnt from recent events? How do they need to change in the face of digitalisation of financial services?

15:00 – 15:45  **Panel 3: Should deposit insurance be expanded?**

We learnt from recent events that uninsured deposits are very flighty and run faster than ever before because of how easy it is to transfer money digitally. What are the implications for coverage levels? Should we expand the scope or differentiate between depositors? What would be the impact on the funding of deposit insurers and moral hazard?

15:45 – 16:15  **Coffee break**

16:15 – 17:00  **Panel 4: Deposit insurance and prudential regulation**

Deposit insurance is a key component of a well-designed financial safety net which also requires strong prudential regulation. How do deposit insurance policies interact with liquidity and capital regulation, including requirements for loss absorbing capacity (LAC) in resolution, in addressing the risk of bank-runs?

17:00 – 17:45  **Panel 5: Deposit insurance and resolution**

What is the role of the deposit insurer vs that of a resolution authority in managing a bank failure? How to they intersect where resolution tools are applied that support continuity of access to deposits and protect covered and uncovered depositors, such as purchase and assumption or sale of business transactions? Could there be a conflict of objectives? What should be the role of deposit in funding these transactions and what should be the limits?

17:45 – 18:00  **Closing remarks**