

# **IAIR Annual Conference and AGM 2025**

## **“Regulatory Responsibilities from AI to Stigma”**

**1<sup>st</sup> – 4<sup>th</sup> September 2025 ~ Santiago, Chile**

**Hosted by the Superintendencia de Insolvencia y Reemprendimiento**



This year's annual conference is hosted by the Superintendencia de Insolvencia y Reemprendimiento in Santiago, Chile from 1<sup>st</sup> – 4<sup>th</sup> September 2025.

This is a formal invitation from me, Hugo Sánchez Ramírez as Chair of IAIR and the host of this year's conference, as well as Rosemary Winter-Scott the Executive Director of IAIR for you, to attend this year's conference in Santiago.

The theme of this year's conference is “**Regulatory Responsibilities from AI to Stigma**”. Our annual conferences, and in particular this year's theme, enables delegates as officials of insolvency regulators to share experiences and learning as we develop our systems to provide the best possible insolvency services for individuals and businesses. It will also provide an opportunity to learn more about current trends and recent developments in the insolvency world whilst meeting fellow regulators, sharing common challenges and networking.

The IAIR conference is a relatively small conference as it is only open to those who can meet the IAIR membership requirements i.e. they have to be involved in insolvency regulation in their country either generally as a government or court official. As such it is a “safe space” for regulators to share experiences and jointly develop solutions to challenges they face. To be able to attend the conference you need to be an IAIR member or receive an invitation like this from the host country based on their understanding that you can meet the membership requirements.

We would be delighted if you could join us this year and would look forward to welcoming you in Santiago this September.



Hugo Sánchez R.  
IAIR Chair  
Superintendent of Insolvency and Entrepreneurship  
Ministry of Economy

A handwritten signature in black ink that reads "R. Winter-Scott". The signature is written in a cursive, flowing style.

Rosemary Winter-Scott OBE FIOD  
IAIR Executive Director

## Conference Agenda

Please note this conference agenda is still being developed and may be subject to further change.

### Day 0 – Sunday 31 August

Time (Chile time)	Session Topic	Venue
17:00 – 18.00	<b>Executive Committee meeting</b> (Executive Committee members only)	Superintendency of Insolvency and Entrepreneurship.  Meet in reception of the NH Collection Plaza Hotel for Mini Bus to the Superintendency
18.00 – 20.00	Light Dinner	Superintendency of Insolvency and Entrepreneurship

### Day 1 – Monday 1 September

Time (Chile time)	Session Topic	Venue
12.00 – 14.30	<b>Registration and networking opportunity</b>	NH Collection Plaza Hotel Vitacura
14:30 – 18.00	<b>Tour of the Concha &amp;Toro Vineyard</b> You need to collect your IAIR lanyard from the registration desk first.	Meet in reception of the NH Collection Plaza Hotel for bus to the Vineyard
18.00 – 20.00	<b>Welcome Reception and Formal Welcome to Santiago &amp; the IAIR 2025 Conference</b> (Drinks at the Vineyard)	Concha &Toro Vineyard
20.00 – onwards	Back to the Hotel	

## Day 2 – Tuesday 2 September

Time	Session topic	Speaker	Venue
08.30 – 09.30	<b>Registration and morning coffee/tea</b> – and extra time allowed to complete registration. <b>Delegate bags will be issued during this period at the Main Plenary Room.</b>		NH Collection Plaza Hotel Plenary Room
Session 1 09.30 – 09.40	<b>Welcome and conference opening</b>	<ul style="list-style-type: none"> <li>• <b>Hugo Sánchez</b>, IAIR Chair</li> <li>• <b>Rosemary Winter-Scott</b>, IAIR Executive Director</li> </ul>	
Session 2 09.40 – 10.10	<b>Plenary 1</b> <b>Keynote speech</b>	<ul style="list-style-type: none"> <li>• <b>Nicolás Grau</b>, Minister of Economy of Chile</li> </ul>	
Session 3 10.10 – 11.20	<b>Plenary 2</b> <b>Round Table</b> - Member updates An opportunity for all members to update delegates on their key achievements and challenges	<ul style="list-style-type: none"> <li>• All participants</li> </ul>	
Session 4 11.20 – 12.05	<b>Morning coffee/tea and official photograph</b>		
Session 5 12.05 – 12.35	<b>Plenary 3</b> World Bank update and summary	<ul style="list-style-type: none"> <li>• <b>To be confirmed</b>, Senior Financial Sector Specialist-Insolvency &amp; Debt Resolution, World Bank Group</li> </ul>	
Session 6 12.35 – 13.05	<b>Plenary 4</b> IMF update and summary	<ul style="list-style-type: none"> <li>• <b>To Be confirmed</b>, Senior Counsel, IMF</li> </ul>	

13.05-13.55	<b>Lunch</b>		
Session 7 13.55 – 14.55	<b>Workshops Session 1</b>		
	Workshop 1A <b>Cybersecurity</b> <ul style="list-style-type: none"> <li>o Data protection</li> <li>o Cybersecurity.</li> <li>o Challenges of meeting legal regulations with IT</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Elisabeth Lang</b>, B.A., LL.B. Superintendent / Surintendante, Canada</li> <li>• <b>Ramona Elliot</b>, USA</li> </ul>	
	Workshop 1B <b>Stigma</b>	<ul style="list-style-type: none"> <li>• <b>Karen Seebaren-Blondet</b>, Trinidad &amp; Tobago</li> <li>• <b>Franics Ng</b>, Singapore</li> <li>• <b>Michael McNaughton</b>, Ireland IS</li> </ul>	
14.55-15.15	<b>Afternoon coffee/tea and networking</b>		
Session 8 15.15 – 15.55	<b>Plenary 5 - Panel Debate Ethics applied in the context of supervision</b>	<ul style="list-style-type: none"> <li>• <b>Jelena Todic</b>, Director of the Supervision and Profession Development Unit, Serbia</li> <li>• Head of Integrity System and Anti Money Laundering System, Chile</li> </ul>	
Session 9 15.55 – 16.25	<b>Plenary 6 Cultural considerations and the impact on insolvency law reform</b>	<ul style="list-style-type: none"> <li>• <b>Nick Moller</b>, Principal Counsel (OGC), Asian Development Bank</li> <li>• <b>Russell Fildes</b>, Manager at Ministry of Business Innovation &amp; Employment (MBIE) New Zealand</li> </ul>	
Session 10 16.25 – 16.30	Summary of the day and confirmation of arrangements for the formal dinner		
16.30 – 18.10	Free session		
18.10	Meet in the reception of the Hotel to travel to the formal dinner venue		
18.30 – 22.00	<b>Formal Conference Dinner – Tudor Room, San Cristobal Hill</b>		

### Day 3 – Wednesday 3 September

Time	Session topic	Speaker	Venue
08.30 – 09.00	<b>Morning coffee/tea and networking</b> – note please allow sufficient time to clear security at the IMF building		Hyatt Centric Hotel Plenary Room
Session 11 09.00 – 09.05	<b>Welcome</b>	<ul style="list-style-type: none"> <li>IAIR Chair</li> </ul>	
Session 12 09.05 – 9.50	<b>Plenary 7</b> Driving regulatory effectiveness by leveraging technology	<ul style="list-style-type: none"> <li><b>Tim Beresford</b> Chief Executive, Australian Financial Security Authority</li> </ul>	
Session 13 9.50 – 10.50	<b>Workshops Session 2</b>		
	Workshop 2A <b>Fraud, Enforcement, and Compliance</b> <ul style="list-style-type: none"> <li>Fraud trends, managing enforcement of insolvency offences, risk areas, risk-based compliance, and supervision.</li> <li>Asset tracing and practical application (case studies), corporate vs. personal streams.</li> <li>Cross-border supervision (EU laws).</li> </ul>	To be confirmed but possibly to include: <ul style="list-style-type: none"> <li><b>Cathy Shivanan</b>, Ireland CEA</li> <li><b>Inese Steina</b>, Latvia</li> <li><b>Kenya?</b></li> <li><b>Bermuda?</b></li> <li><b>Hong Kong?</b></li> </ul>	
	Workshop 2B <b>Mental Health and Insolvency</b> <ul style="list-style-type: none"> <li>Intersection of mental health and insolvency, mental health responses, and balancing mental health needs with the bankruptcy process.</li> <li>Mental health considerations in bankruptcy systems.</li> </ul>	To be confirmed but possibly to include: <ul style="list-style-type: none"> <li><b>Francis Ng</b>, Singapore</li> <li><b>Richard Dennis</b>, Scotland</li> <li><b>Fazril Sani Bin Mohamed Fadzi</b>, Malaysia</li> </ul>	
10.50 – 11.15	<b>Morning coffee/tea and networking</b>		
Session 14 11.15 – 11.45	Plenary 8 <b>IAIR Diversity Scholarship Presentation</b>	<ul style="list-style-type: none"> <li>To be confirmed when the winner is announced.</li> </ul>	

Session 15 11.45 – 12.15	<b>Plenary 9</b> AI and TIC for Users Assistance <ul style="list-style-type: none"> <li>Legal and norms consultation</li> <li>Assistance and guidance in insolvency proceedings</li> </ul>	<ul style="list-style-type: none"> <li><b>Hugo Sánchez</b>, Superintendent of Insolvency and Entrepreneurship</li> </ul>	
12.15 – 13.10	<b>Lunch</b>		
Session 16 13.10 – 14.10	<b>Workshops Session 3</b>		
	Workshop 3A  <b>Small and Medium Enterprises (SMEs)</b> <ul style="list-style-type: none"> <li>SME challenges, solutions, and contributions to economic vitality.</li> <li>Discussions on innovative approaches for SMEs: early Warning tools, special or simplified insolvency proceedings for SMEs:</li> <li>Outcomes and challenges.</li> </ul>	To be confirmed but possibly to include: <ul style="list-style-type: none"> <li><b>Amanada Tan</b>, Singapore</li> <li><b>Prabha Chinien?</b> Mauritius</li> <li>India IBBI – <b>Medha Shekar?</b></li> <li></li> </ul>	
	Workshop 3B  <b>Environmental and Social Aspects</b> <ul style="list-style-type: none"> <li>Environmental claims and their treatment in corporate insolvency.</li> <li>Impact of environmental changes on financial solvency.</li> </ul>	To be confirmed but to include: <ul style="list-style-type: none"> <li><b>Angela Crossley</b>, UK</li> <li>?</li> </ul>	
14.10-14.35	<b>Afternoon coffee/tea and networking</b>		
Session 17 14.35 – 15.05	<b>Plenary 10</b>  UNCITRAL update	<ul style="list-style-type: none"> <li><b>Inese Steina</b>, Latvia</li> <li>Plus to be confirmed from IAIR representatives at May 2025 UNCITRAL event</li> </ul>	
Session 18 15.05 – 16.05	<b>Annual General Meeting</b> (IAIR Members only)		
16.05 – 18.00	Free session		
18.30 – 21.30	<b>Informal Dinner – NH Collection Plaza Restaurant</b>		

## Day 4 – Thursday 4 September

Time	Session topic	Speaker	Venue
08.15 – 08.45	<b>Morning coffee/tea and networking</b> – note please allow sufficient time to clear security at the IMF building		Hyatt Centric
Session 19 08.45 – 08.50	<b>Welcome</b>	• <b>IAIR</b> Chair	
Session 20 08.50 – 9.20	<b>Plenary 11</b> Digitizing Insolvency Processes: Overcoming Challenges, Ensuring Success, and Reducing Stigma Through Information Protection	• <b>Adv Kanyane Mathibe</b> , Chief Master (Acting), Master of the High Court, South Africa	
Session 21 09.20 – 10.15	<b>Workshops Session 4</b>		
	<b>Workshop 4A</b>  <b>Financing and Financial Restructuring</b> <ul style="list-style-type: none"> <li>○ Mechanisms for obtaining debtor financing, engaging financial institutions and restructuring trustees' roles.</li> <li>○ Practical solutions for companies undergoing financial restructuring.</li> </ul>	To be confirmed but possibly to include: <ul style="list-style-type: none"> <li>• <b>David Hegarty</b>, Ireland CEA</li> <li>• <b>Angela Crossley</b>, UK</li> <li>• <b>Ramona Elliot</b>, USA</li> <li>• <b>Uganda?</b></li> </ul>	
	<b>Workshop 4B</b>  <b>Supervision and Capacity Building</b> <ul style="list-style-type: none"> <li>○ Supervision of insolvency professionals and bankruptcy agencies.</li> <li>○ Capacity building and knowledge sharing among agencies</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Jelena Todic</b>, Serbia</li> <li>• <b>Kamila Sawicka</b>, Poland</li> <li>• <b>Michael McNaughton</b>, Ireland IS</li> </ul>	
10.15-10.30	<b>Morning break and networking</b>		

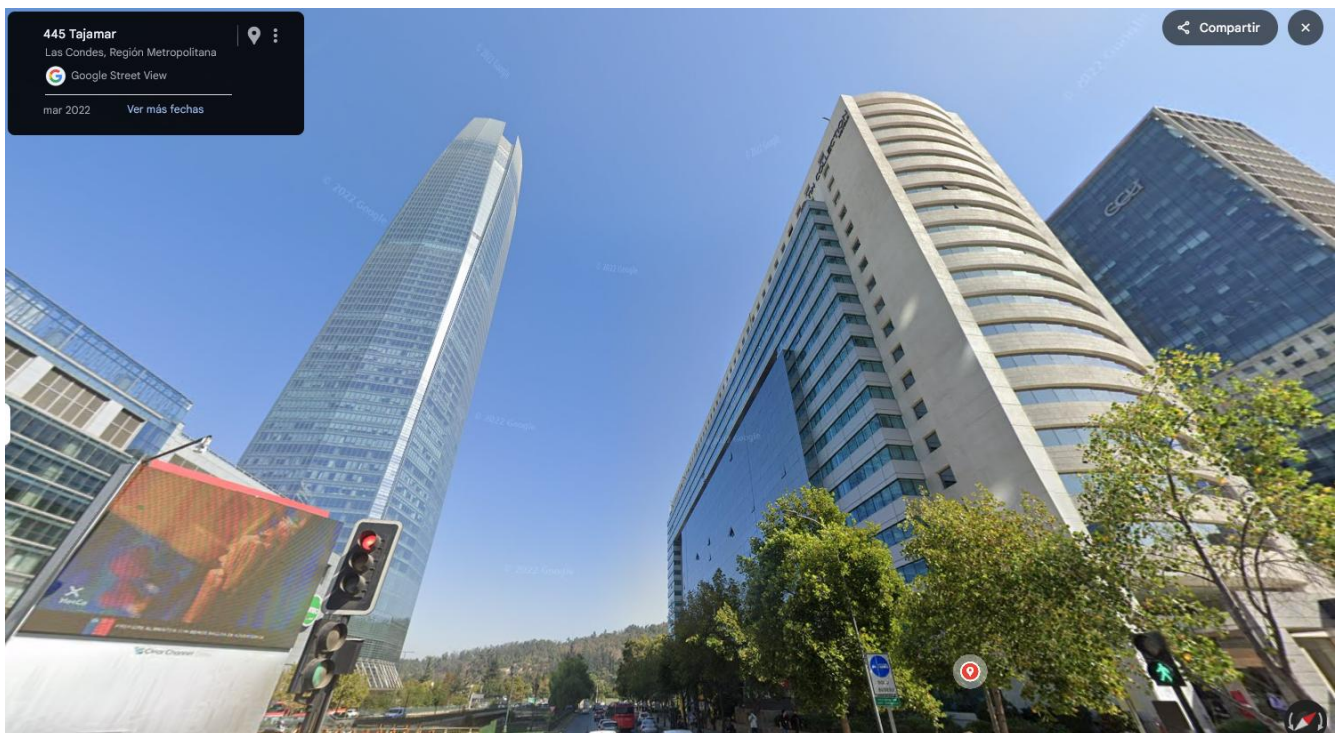
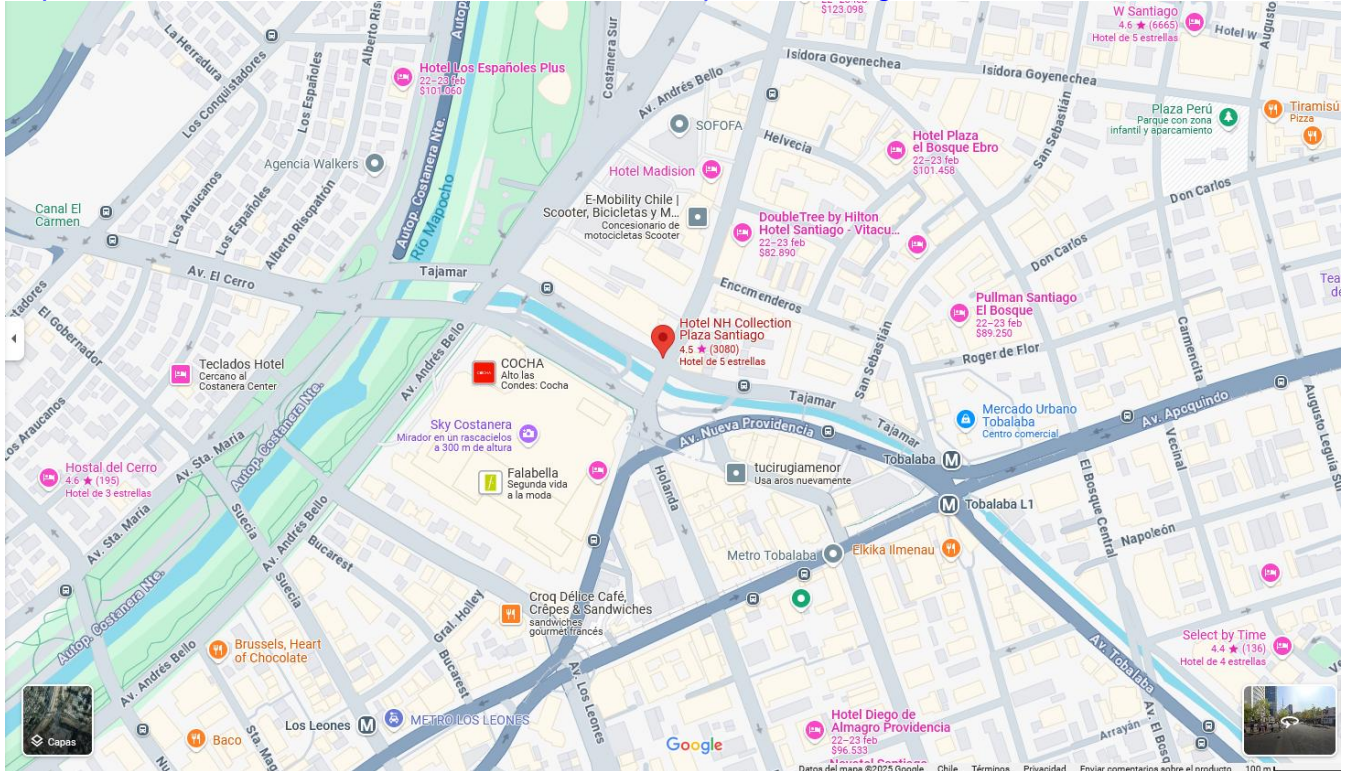
Session 22 10.30 – 11.40	<b>Plenary 12</b> Presentations from New Members of IAIR - possibly including: <ul style="list-style-type: none"> <li>• Kazakhstan</li> <li>• BVI OR</li> <li>• Lesotho</li> <li>• Barbados</li> </ul>	<ul style="list-style-type: none"> <li>• To be confirmed</li> </ul>	
Session 23 11.40 – 11.50	<b>Handover to New IAIR Chair:</b> <ul style="list-style-type: none"> <li>• Presentation by the host of IAIR 2026</li> <li>• Formal handing over of the IAIR Flag</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Elisabeth Lang,</b> Canada</li> </ul>	
Session 25 11.50 – 12.00	Formal Closing of the Conference	<ul style="list-style-type: none"> <li>• New IAIR Chair</li> <li>• IAIR Executive Director</li> <li>• <b>Javiera Petersen,</b> Subsecretary of Economy</li> </ul>	
12.00 – 13.00	<b>Lunch</b>		
13.00	Delegates depart or are free to explore Santiago and the surrounding area.		

## LOCATIONS

IAIR's 2025 conference is based in one of the most fancy and safe neighborhoods of Santiago.

NH COLLECTION PLAZA SANTIAGO, Vitacura 2610, 7630000 LAS CONDES, CHILE

<https://www.nh-hotels.com/en/hotel/nh-collection-plaza-santiago>



## CONFERENCE ACCOMMODATION - NH COLLECTION PLAZA SANTIAGO

The NH COLLECTION PLAZA SANTIAGO sits at the intersection of 21st and I streets, on Pennsylvania Avenue



### IAIR rates

IAIR has negotiated a rate of USD 130 not including taxes per night (i.e. \$155 including VAT) and there is a list of other hotels near the NH COLLECTION PLAZA SANTIAGO, with IAIR room and breakfast rates.

IAIR members have the option to purchase a fixed breakfast menu voucher for \$XX per day upon arrival or can purchase breakfast ala carte each day at the Café Lombardy. Additionally, for those who do not wish to dine at the hotel, across Tajar Street there is a very large shopping center called Costanera Center with many cafes and restaurants.

### How to book

Reservations can be made until 01.08.2025. After that, the link will expire, and neither the rate nor availability will be guaranteed.

The following link can be used to book the accommodation:

<https://www.nh-hotels.com/es/event/grupo-superintendencia-de-insolvencia-chile>



## **SOCIAL EVENTS**

**Monday 1<sup>st</sup> September 2025 -14.30 - 18.00 hrs**

### **Afternoon Tour and Welcome Reception Cocktail at the Vineyard Concha &Toro**

A visit to and tour of the Concha &Toro Vineyard



Our history begins in 1883 with the dream of its founder Melchor Concha y Toro to create the best wines. A tradition that we have maintained over time and that inspires us to work with passion and excellence on our brands.

Concha y Toro is today the most admired wine brand in the world. Our wines deliver rewarding and unique experiences to our consumers around the world. We are present in more than 130 countries.

Our brands - such as Casillero del Diablo, Marques de Casa Concha and Don Melchor - have won over for their great quality and maintain an undisputed leadership position in the competitive world of wine.

**Tuesday 17th September 2025**

**Formal Dinner – Divertimento**

<https://www.divertimento.cl/>



Bruno Sacco, a civil engineer by profession, after working for more than ten years in Rome, at the United Nations World Food Programme, evaluating projects in developing countries, decided to return to his native Chile and open a restaurant. Italian food. This is how he delighted the people of Santiago in his “The Divine Food”.

At the same time, as vice president of the Chilean Gastronomy Association, Achiga, he was in charge of organizing and carrying out cooking competitions in Chile, aimed at professional chefs in restaurants and hotels.

At the beginning of the nineties they decided to organize a national contest, this time aimed at housewives, with the aim of rescuing the tradition of Chilean cuisine.

Pleasantly surprised by the quantity and variety of delicious dishes that came to light thanks to the contest and, observing that in Santiago there were few good places offering Chilean cuisine, he decided in 1991 to open Divertimento Chileno with dishes of extensive local roots.

**Wednesday 18<sup>th</sup> September 2025**

**Informal Dinner - NH COLLECTION PLAZA SANTIAGO RESTAURANT**



## **CONTACTS**

Further help or advice in relation to attending the conference can be obtained from the following:

Questions in relation to registration for the conference, payment of the delegate fees and speaker requirements – [Secretariat@insolvency.reg.org](mailto:Secretariat@insolvency.reg.org) - this is accessed and answered by the Executive Director, Rosemary Winter-Scott.

Questions in relation to the venues and practicalities of the arrangements in Chile – [iair2025@superir.gob.cl](mailto:iair2025@superir.gob.cl) - this is email box is accessed by the host team based in Chile – Hugo Sanchez (IAIR Chair) and 3 members of his team members.

## CONFERENCE TERMS AND CONDITIONS

### Conference Attendance

Non-members may attend the IAIR conference only by invitation and agreement of the IAIR Executive Committee.

We welcome delegates who would be eligible to be members to come along to and attend our conference as a non-member to help them to learn more about our association before joining. This is an ideal opportunity for non-members to learn more about IAIR and what benefits membership can bring. However, to be eligible to be an IAIR member you must be a government employed national insolvency representative from a Government Department, Ministry, Agency or Public Authority that has responsibility in their country for one or more of:

- Insolvency Policy and Legislation
- Insolvency Practice and Administration
- Insolvency Regulation

When an invitation is offered to a non-member, it is on the basis that the non-member will:

- Only be able to bring a maximum of 4 delegates per potential member organization.
- Provide the full list of all delegates they intend to send, ideally at the same stage as requesting permission to attend, and no later than the date of receipt of the first request for registration.
- Accept one invoice generated to cover their organization's delegates and make the payment to the IAIR bank account as one payment.

Members will generally only be able to bring a maximum of 5 delegates to the conference. There may be exceptions to this in the case of the host country who may have more staff involved in the event, or if the Executive Committee agrees that there are exceptional circumstances.

The conference registration/delegate fee covers three days' attendance at the conference, conference refreshments and lunches, the tour on Monday, the welcome reception, the formal dinner and the informal dinner. Please note it does not include your accommodation, which you must book directly yourself and arrange payment directly with the hotel.

The closing date for registration will be 5 or 6 weeks before the date of the conference, at a date as determined by the host and their contracts with the conference venues. This closing date for registration will be clearly included on the conference registration forms.

The basis of the conference is that delegates learn from each other and hence delegates are expected to generally attend all sessions and be willing to participate in the workshops and group discussions.

### 2025 Delegate /Registration Fees:

- |                                |      |
|--------------------------------|------|
| • IAIR Member Registration Fee | £625 |
| • Non-Member Registration Fee  | £975 |
| • Accompanying Person Fee      | £500 |

Only IAIR members may attend and participate in the Annual General Meeting.

IAIR member delegate fees have to be paid and received by IAIR in its bank account two weeks before the conference commences to enable IAIR to pay the venues.

Non-members delegate fees and accompanying person fees have to be paid and received by IAIR in its bank account before the closing date for registration, as at that date IAIR is committed to the number of delegates and accompanying persons at the venues.

## **Accompanying Person**

The accompanying person registration fee covers attendance on the tour, the welcome reception, the formal dinner and the informal dinner. Registered accompanying persons attending the social functions must be aged 21 or over and are defined as a participant's spouse or other personal relation who does not have a business interest in the conference. An accompanying person does not have access to the conference. Please note the fee does not include your accommodation, which you must book directly yourself and arrange payment directly with the hotel.

## **Dietary or Mobility or other Requirements**

The registration form asks you to provide details of any special dietary or mobility requirements/access that you need for the event. We try to accommodate all such requests, but we do need advanced warning to make arrangements with the venues. Failure to record any such requests on the registration form may mean that we are unable to meet your needs adequately. The organising team will be in contact with you if we anticipate a problem in meeting any of your needs.

## **Conference Language**

The IAIR conference is in English, and there are no translation facilities provided. Whilst those who are not fluent in English may wish to bring a colleague to help with some translation, this colleague will also be counted as a delegate and will need to be registered accordingly. Whilst this person can help with translation in some situations, delegates need to recognise that having somebody constantly translating for a colleague can be disruptive to those seated nearby and hence is not workable.

A lot of the work of the conference is undertaken in workshops and if you struggle with English you may find these sessions more challenging.

## **Payment & Refunds**

Please note that your conference registration will only be confirmed in writing when full payment has been received and processed.

Where a delegate cancels, individual circumstances are always considered. Normally the following refund and cancellation policy applies:

- Cancel prior to the closing date for registration for the conference – 75% refund
- Cancel after the closing date for registration of the conference – no refund issued as the host country will have committed to your place with the conference venues.

The appropriate refunds will be made after the conference has taken place. Delegate substitutions within organisations are permitted. Substitutions may be made at no charge up until 10 days before the conference. However, substitutions after the closing date for registration may have to accept menu choices etc. as chosen by the previous delegate if such details have already been provided to the venues.

## **Delegate Information**

IAIR takes your privacy seriously. We will retain and use your personal data to provide you with information on our services. Your name, job title, organisation name, country and email address will only be distributed to fellow conference delegates.

## **Conference Papers and Discussions**

To do our part to save the earth we will provide the conference papers:

- in advance of the conference on the member's area of the IAIR website
- saved as files on a memory stick provided to delegates in their delegate pack at the conference registration.

The conference papers are not available as a paper copy.

After the conference, IAIR members are welcome to share the conference papers and discussions with their colleagues in their own organisations. However, sharing discussions and any papers from the conference with a wider audience is not permitted without the explicit approval of IAIR and all of the authors of the papers. A key feature of the conference is that IAIR provides a “safe space” for regulators to share experiences and test developing ideas, strategies and legislation that is not always designed for a wider audience. This is one of the main reasons why IAIR restricts attendance at the IAIR conference to those eligible for IAIR membership or key partners.

## **Travel and Health Insurance**

Delegates and accompanying persons are reminded that it is their responsibility to arrange travel and health insurance for the duration of their visit to the conference. IAIR shall not be responsible for, and shall be exempt from, all liability in respect of any loss, damage, injury, accident, delay or inconvenience to any person during the conference.

Delegates are advised to check the travel requirements of all countries they will depart from and enter during their journey to and from Chile.

IAIR will be undertaking every precaution to ensure the health and safety of delegates during the conference. The Executive Committee requests that all delegates comply with any special precautionary measures that may need to be implemented to ensure the health and wellbeing of all delegates. Full details of any such requirements will be provided to delegates in advance of the conference.

## **Visa requirements**

As is normally the situation for our conference, many delegates may require a VISA to enter Chile.

Foreign nationals who require prior authorization or a visa to enter the country must apply to the Ministry of Foreign Affairs through the consular representations of Chile abroad ([Art. 169 of Law No. 21.325/2021](#)).

For more information on the procedure to follow in each case, please visit the [Atención Ciudadana](#) page of the Ministry of Foreign Affairs. <https://www.minrel.gob.cl/atencion-ciudadana>

Whilst the host team can help with letters of invitation and a Chilean-based contact to use on any application, it is the delegates' responsibility to arrange their visa requirements in a timely manner. Refunds will not be able to be provided, outside of the above refunds policy, to anybody who fails to attend the conference due to visa or immigration issues.

## **Social Events**

As with previous years, the conference organisers have arranged an afternoon tour, a drinks reception, a formal dinner and an informal dinner for conference delegates. It is expected that delegates will attend all these events as they provide ideal opportunities for delegates to network and exchange views and ideas with fellow regulators. If you are unable to attend any of the evening events, then please ensure the conference organisers know this in advance as IAIR will be charged for the number of expected attendees as finalised on the closing date of registrations.