The ABI
Together Driving Change

Strategy Update

2026-2028

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Director General's foreword

When we launched our purpose in 2023 - Together, driving change to protect and build a thriving society – we set out a clear direction for the ABI and our first three-year strategy.

Since then, we have delivered against that plan and demonstrated leadership in a rapidly changing world. Working closely with our members, we strengthened the industry's role in supporting resilience across the UK, mobilised investment, and championed fair and effective regulation.

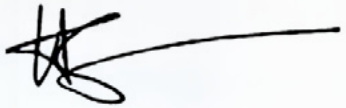
This progress gives us a strong foundation for the next phase. Our strategy for 2026-2028 underpins our work as we continue building trust in our sector, further boost investment in people and our planet, and support a market that works well for businesses and for customers.

We will also stay focused on running an effective organisation, with a commitment to operational excellence and being a great place to work.

> ***Through collaboration, advocacy, and a shared commitment to addressing societal challenges, we'll deliver on our ambitions.***

We only achieve this by working together. Through collaboration, advocacy, and a shared commitment to addressing societal challenges, we'll deliver on our ambitions. We'll unlock opportunities for sustainable growth, strengthen resilience for households, communities and businesses across the UK and champion our world-leading insurance and long-term savings sector.

This is our commitment to our members and all those who work with us as we look ahead to delivering on our new strategy.



Hannah Gurga
Director General, The ABI

About us

The ABI is the **definitive voice of the UK's world-leading insurance and long-term savings industry**, which is the largest sector in Europe and the third largest in the world.

We represent more than 300 firms within our membership including most household names and specialist providers, providing peace of mind to customers across the UK.

Our sector is productive, inclusive and essential to the UK economy and together, we are driving change to protect and build a thriving society.

Find out more at **abi.org.uk**

Our strategic priorities

A trusted sector – to deliver good outcomes for customers and through evidence-based advocacy and initiatives, work with stakeholders to enable our sector to grow and better serve society.

Invested in people and planet – a thriving and inclusive sector investing capital and expertise to help unlock UK growth and make society more resilient to health, environmental and demographic challenges.

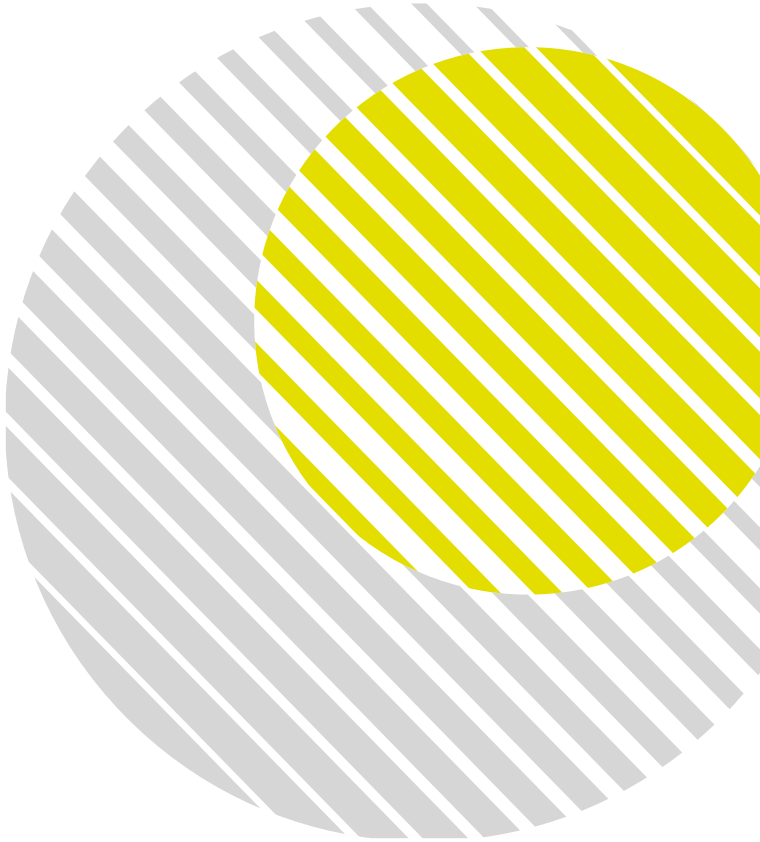
An effective market – a proportionate and stable legislative, regulatory and tax framework that unlocks the potential of our sector to support customers, invest, innovate and compete in a global market.

Our organisational outcomes

Operational excellence – a comprehensive and dynamic suite of services and operations to support the different needs and business models of all our members.

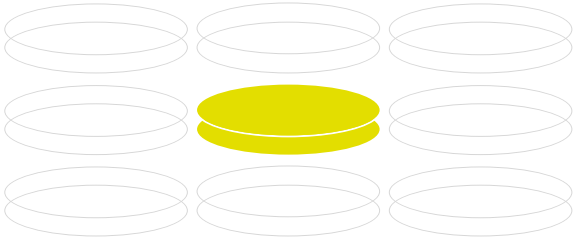
A great place to work – a highly motivated, happy, talented and empowered workforce.

A financially resilient ABI – delivering value today but underpinned by the financial resilience that enables investment in our members' future priorities.



How we'll deliver

A trusted sector



- **Deliver initiatives that improve customer understanding, experience and trust** – to broaden access, reduce protection gaps and serve changing consumer needs in a commercially viable way.
- **Showcase our industry's understanding of changing risks and the actions that can manage uncertainty for individuals, businesses, insurers and the state** - to build resilience and manage the risk environment.
- **Advocate the important role the sector plays in society** - to position the sector as a trusted partner to government and wider stakeholders in addressing shared challenges and opportunities.
- **Represent the sector with technical expertise, high quality market data and analytics, evidence-led campaigns, proactive social media and clear communication** - to ensure that political debates, policy decisions, regulatory action and media coverage are informed by an accurate picture of what our sector viably offers and 'myths' are appropriately challenged.

How we'll deliver

Invested in people and planet

- **Unlock opportunities for productive investment** - to enable sustainable growth, resilient infrastructure, innovative technology, energy security and reduced emissions while prioritising policyholder value.
- **Promote resilience across households, businesses and infrastructure** - to allow our sector to better anticipate risks, improve insurability, adapt to uncertainty and prepare for more extreme weather events.
- **Build partnerships to prevent ill-health, pool risks and widen access to services** – to improve the health, productivity and wellbeing of the UK.
- **Shape Pensions Reform with appropriate policy, legislation and regulation** - to improve savings adequacy and provide clarity and stability for future retirees as the population ages.
- **Collaborate to attract talent and foster a diverse, equitable and inclusive working culture** – to support members to attract skilled people from across the communities we serve, help them reach their full potential and measure progress.
- **Showcase the industry's leading role in sustainability and resilience to climate change** - to support economic growth through efficient technology and adapting to extreme weather.

How we'll deliver

An effective market

- **Promote a proportionate and stable regulatory framework** - to support growth and competitiveness, innovation and investment in the UK and provide security for customers, boost productivity and provide resilience for customers.
- **Lead the debate on the shaping and implementation of tax policy** – to ensure domestic and global frameworks enable firms to grow and offer access to products across society.
- **Explore and facilitate opportunities to streamline and standardise regulatory reporting across the sector** – to reduce duplication, improve efficiency, and support members in meeting evolving regulatory requirements.

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