



ABI Annual Conference 2018

**Tuesday 27th February 2018
etc venues, 155 Bishopsgate, Liverpool Street,
London, EC2M 3YD**

08:15	Registration
08:35	Welcome
	Sian Williams, Journalist & Broadcaster
08:40	Introduction
	Andy Briggs, Chief Executive Officer, UK Insurance, Aviva plc and Chair of the ABI
08:50	Keynote Address One
	John Glen MP, Economic Secretary to the Treasury and City Minister
09:10	Keynote Address Two
	Sam Woods, Deputy Governor for Prudential Regulation and Chief Executive Officer of the PRA
09:40	Plenary Panel One: Keeping the UK Insurance Market as a World Leading Sector
	<p>The UK has been a leading global insurance centre for hundreds of years. However, recently there have been signs of this leadership position diminishing amidst challenges both domestically and internationally. Moving forward, Brexit, political attitudes to big business, regulatory and tax policy, and the constantly shifting balance of power in the global economy could all further threaten the UK market's position. In this session, industry CEOs and expert commentators will provide their perspectives on what needs to happen for the UK to remain a global insurance leader.</p> <p>Chair: Sian Williams, Journalist & Broadcaster</p> <p>Inga Beale, CEO, Lloyd's of London Andy Briggs, Chief Executive Officer, UK Insurance, Aviva plc and Chair of the ABI Joe Cassidy, Partner, Head of Brexit for Financial Services, KPMG Jonathan Reynolds MP, Shadow Economic Secretary to the Treasury</p>
10:30	Networking Break
11:15	Morning Breakout Sessions
	<p>Breakout A: How will customers access and engage with long-term savings in the digital world?</p> <p>Customers are now accessing and engaging with long-term savings through digital channels more than ever before. The implementation of automatic enrolment has seen an increased emphasis of the role of online portals and tools for workplace savers, and the Taylor Review has also recommended that portable benefits platforms should play a critical role in extending Automatic Enrolment to the self-employed. The disruptive role force that digital access has played within the direct and advised markets has also attracted the interest of the FCA, as evidenced by the intentionally broad terms of reference of the FCA's Investment Platforms Market Study. Join us as we consider: how digital solutions could help customers to understand and engage with long-term savings in the future, the role that digital solutions could play in extending AE to the self-employed, and how existing players in the platforms and workplace markets are evolving to meet customer needs and expectations.</p>

Chair: **Yvonne Braun, Director of Policy, Long Term Savings and Protection, ABI**

David Ferguson, CEO, Nucleus
Patrick Heath-Lay, CEO, B&CE
Heather Hopkins, Managing Director, NextWealth
Peter Mann, NED, Bravura
Tom McPhail, Head of Retirement Policy, Hargreaves Lansdown



Breakout B: How can prudential regulation enable a world-leading sector?

A world-leading insurance sector requires world-leading prudential regulation. But what is the trajectory for the UK's prudential regime? The UK's exit from the EU provides an opportunity to take stock of the current prudential regime, and consider what a post-Solvency II prudential regime might look like. This break-out session taking place as the implications of the Article 50 negotiations slowly come to light, as EIOPA delivers its recommendations on Solvency II to the European Commission, and as the IAIS continues the development of its international Insurance Capital Standard, will be a timely discussion of where the UK prudential regime is headed, and how prudential regulation can enable a world-leading insurance sector.

Chair: **Hugh Savill, Director of Regulation, ABI**

Samantha Barrass, Chief Executive Officer, Gibraltar Financial Services Commission
Katherine Braddick, Director General, Financial Services, HM Treasury
Michaela Koller, Director General, Insurance Europe

Breakout C: Civil Justice reform: putting the consumer at the heart of the process

Following the Conservative Party's manifesto pledge to "reduce insurance costs for ordinary motorists by cracking down on fraudulent and exaggerated whiplash claims", this session will focus on what progress has been made to deliver on that, including plans to increase the Small Claims Track (SCT) limit and the reforms within the forthcoming the Civil Liability Bill..

Chair: **James Dalton, Director, General Insurance Policy, ABI**

Andrew Parker, Partner, DAC Beachcroft
Donna Scully, Director, Carpenters
Andy Watson, Chief Executive Officer, Ageas
David Parkin, Deputy Director for Civil Justice and Law, Ministry of Justice

The logo for DAC beachcroft, featuring the text "DACbeachcroft" in a white serif font on a dark blue rectangular background.

12:15

Networking Lunch

13:15

Keynote Address Three

Rt Hon Nicola Sturgeon MSP, First Minister of Scotland

13:45

Plenary Panel Two: Our Place in Our Customers' Lives

Insurers' historic role as mechanisms for financial risk transfer and long-term financial planning, with minimal touch points, is evolving. Across general insurance, life and long-term savings, firms are innovating to engage more holistically with their customers, to keep up with the experiences available in other sectors, and deepen their brand value. In this session, leaders from inside and outside the sector will discuss how effectively insurance and savings firms are making this transition, the key customer challenges of the future, and what this all means for our sector's reputation.

Chair: **Sian Williams, Journalist & Broadcaster**

Amanda Blanc, Group Chief Executive, AXA UK

	<p>Adrian Clamp, Advisory Partner, Financial Services Customer, KPMG Meabh Quoirin, CEO, Foresight Factory Phil Loney, Group Chief Executive, Royal London Group</p>
14:45	<p>Afternoon Breakout Sessions</p> <p>Breakout D: Tackling cyber threats: what it means for our customers <i>Cyber threats are growing. So too are the costs if something goes wrong. This is particularly true for businesses which rely more and more on technology and hold increasing amounts of customer data. But cyber risk is not limited to businesses and extends to individuals as consumers, drivers and owners of connected homes. This session will explore what businesses and individuals need to be doing to be cyber secure and why cyber insurance is the fastest growing line of insurance. The session will also touch on some of the challenges facing both consumers and insurers when it comes to understanding different types of cyber risks.</i></p> <p>Chair: James Dalton, Director, General Insurance Policy, ABI</p> <p>Mark Camillo, Head of Professional Indemnity & Cyber, EMEA, AIG Robert Hannigan, Special Advisor on Cyber Security, Hiscox Sadie Creese, Professor of Cybersecurity Department of Computer Science, University of Oxford</p> <p>Breakout E: What is the outlook for conduct regulation in 2018 and beyond? Since its formation the FCA has undertaken numerous subject specific reviews across the insurance and long term savings sectors, as well as wider work in areas such as culture, governance and influencers of behaviours of consumers. This panel session will consider the current state of play of UK conduct regulation and what we can expect going forwards from initiatives such as the FCA's Mission and introduction of the Senior Manager and Certification Regime to all financial services firms.</p> <p>Chair: Sian Williams, Journalist & Broadcaster</p> <p>Sue Lewis, Chair, Financial Services Consumer Panel Megan Butler, Director of Supervision – Investment, Wholesale and Specialist, FCA Craig Thornton, General Insurance and Protection Director, Lloyds Banking Group</p> <p>Breakout F: How will health trends affect the life and health insurance offering of the future? <i>For decades, life and health insurers have looked at aggregate and anonymised trends in mortality and morbidity to assess risk and predict the future. As survival rates have improved, we have seen insurance cover offered to some of those that were previously uninsurable, such as those living with HIV, diabetes and those in remission of breast cancer. Increasing awareness, better early diagnosis and innovations in medical treatment have contributed to improving health trends and helped insurers identify future opportunities to widen the offering of insurance. This panel session will consider how medical advances and health trends will influence the next areas for change - how and who insurers will be able to offer insurance to in the future.</i></p> <p>Chair: Louise Hanson, Director of Advocacy, ABI</p> <p>Dominic Grinstead, Managing Director, UK, MetLife Aisling Kennedy, Head Pricing L&H Individual Health UK & Ireland, Swiss Re Life & Health Limited</p>
15:45	Networking Break
16:15	DG Interview and Q&A
	Huw Evans, Director General, ABI

16:45	Keynote Address Four
	Andrew Neil, Publisher and Broadcaster
17:15	Concluding Remarks and Close
	Sian Williams, Journalist & Broadcaster
17:20	Networking drinks