

The future is now: Safeguarding the next generation in the face of uncertainty

Thursday 8 September 2022

**Association of British Insurers, One America Square,
17 Crosswall, London, EC3N 2LB**

The relationship between money and health has never been more apparent. This is particularly true for younger generations. It is widely accepted that younger generations are less at risk of the viral effects of Covid-19. However, they are more at risk of economic insecurity and worsening long-term health, and this is just the tip of the iceberg. Real wages have been plummeting for young people since 1997, while costs continue to increase. This event will explore the role that insurance can play alongside other solutions to protect the health and economic security of our most valuable asset, the next generation of workers.

For the first-time, long-term health problems are the largest single marker of economic inactivity, due to steep year-on-year rises in depression and mental ill-health. Mental health is a significant and growing problem for the economy, and the impact is not yet fully known. The pandemic and cost-of-living crisis are compounding the disadvantages already faced by younger generations. Not all demographics suffer equally. Economic and health inequalities are exacerbated for young people in minority groups and from disadvantaged backgrounds.

Given this starting point, it is no surprise that the young people of today are more likely to face financial precarity as they get older, rather than less. But what are the solutions, and how can the insurance industry help younger generations stay mentally, physically, and financially healthy in this brave new world? What is the role of the workplace and digital healthcare in preventing ill-health? Can access to better health data for insurers reduce health inequalities amongst the young?

10:00	Registration
10:30	Welcome from event Chair
	Roshani Hill, Assistant Director, Head of Health and Protection, ABI
10:35	Introduction: The Future is Now. Safeguarding the next generation in the face of uncertainty.
	Hannah Gurga, Director General, ABI
10:45	Keynote Address One
	Fiona Maleady-Crowe, Executive Director of Ethics, Compliance and Governance, Our Future Health
11:15	Panel session: Untapped markets. How can insurers meet the needs of younger generations and keep their products relevant?
	Chair: Yvonne Braun, Director of Policy, Long-term Savings and Protection, ABI <ul style="list-style-type: none"> • Iona Bain, Financial Journalist and Broadcaster • Hannah Cook, Head of Client Relationships, SCOR • Helen Croft, Chief Underwriter, AIG Life
12:05	Lunch break
12:50	Keynote Address Two
	Kate Morley, Senior Research Leader, RAND
13:20	Debate: Crisis Averted? Insurance products can remain a priority for customers amid a cost-of-living crisis.
	Chair: James Dalton, Director, General Insurance Policy, ABI Arguing for: <ul style="list-style-type: none"> • Steve Bridger, MD Aviva Health, Aviva • Debbie Kennedy, CEO, LifeSearch • Rose St Louis, Protection Director & Product Owner, Lloyds Banking Group Arguing against: <ul style="list-style-type: none"> • Charlotte Halford, Partner, DAC Beachcroft • Nicholas Potter, Chief Financial Officer, Simplyhealth • Gautham Suresh, Director, Business Development, Pacific Life
14:00	In conversation: What can insurers do now to safeguard the next generation against our planet's existential risks?
	Chair: Roshani Hill, Assistant Director, Head of Health and Protection, ABI <ul style="list-style-type: none"> • Deepak Jobanputra, Chief Sustainability Officer, Vitality • Anna Russell, Corporate & Social Responsibility Director, Bupa
14:25	Concluding Remarks
	Will Meredew, Policy Adviser, Health and Protection, ABI
14:30	Close