In partnership with:

ABI Biennial Conference: Tuesday 9 July 2013

07:30 - 08:30 Registration and Networking Refreshment Session

08:35 - 08:40 Introduction and housekeeping note
Laura Kuenssberg, Business Editor, ITV

08:45 - 09:05 Welcoming keynote by ABI Chairman
Tidjane Thiam, Chairman, Association of British Insurers and Group Chief Executive Prudential Plc.

09:05 - 09:25 Overview and Introduction to Plenary Panel Session One:
2015 – 2025 – Understanding Future Challenges - Setting the Political Scene
(Auditorium, Main room, Level -2)
Nick Robinson, Political Editor, BBC

09:25 - 10:15 Plenary Panel Session One: Towards the 2020s: Identifying the Future Challenges for Insurers
Our global economy and society is changing rapidly: What will be the key strategic challenges that will shape how we do business and serve our customers and the economy? What will be the key economic, political, regulatory and commercial trends and how can the industry respond to them?

Chair: Laura Kuenssberg

Panel Speakers: Gabriel Bernardino, Chairman, EIOPA
Nigel Wilson, Group Chief Executive, Legal & General
Mary Trussell, Partner, KPMG
Nick Pearce, Director, Institute for Public Policy Research
Jon Hocking, Managing Director, Morgan Stanley

10:15 - 10:30 Q&A Session with Audience
Laura Kuenssberg quizzes panel with questions from audience

Overview and Introduction of Breakout Sessions
Laura Kuenssberg

10:30 - 10:55 Refreshment Networking Break

11:00 - 11:25 Keynote Speech Two - A Senior Government Minister

11:30 - 12:45 Breakout Sessions 1-4

11:30 - 12:45 1 - Financial Conduct Regulation and insurers: building consumer trust
As the new conduct regulator hits its stride in its first full year, how can the insurance industry and the FCA work together to make financial services markets more effective for consumers? What have we learned from the changing nature of conduct regulation and what will the FCA’s competition focus mean for consumers and the industry?
11:30 - 12:45

Panel Speakers
John Griffith-Jones, Chairman, FCA
Sue Lewis, Chair, FCA Consumer Panel
Robin Spencer, Chief Executive UK & Ireland General Insurance, Aviva
Nicholas Henderson, Partner, KPMG

2 - Insurers: Fuelling economic growth
Insurers are significant institutional investors and have a substantial role to play both in contributing to economic growth and as stewards of the economy. As the government places increasing importance on measures such as infrastructure investment, we examine how role of insurers in boosting wider economic growth might develop.

Chair: Stephen Bryans, Partner, KPMG

Panel Speakers
Rod Paris, Head of Investments, Standard Life Investments
Robert Hingley, Director of Investment Affairs, Association of British Insurers
Axel Lehmann, Chief Global Risk Officer, Zurich
Stephen Bryans, Partner, KPMG

3 - Motor insurance: improving consumer outcomes
Following numerous changes to the civil litigation system and increased scrutiny of consumer access to insurance, the motor insurance market is entering a new era. We will examine how regulatory change and the increased uptake and potential of telematics could lead to improved consumer outcomes over the coming years.

Chair: James Dalton, Assistant Director, Head of Motor and Liability Association of British Insurers

Panel Speakers
Tom Woolgrove, Managing Director, Direct Line Group
Murray Raisbeck, Partner, KPMG
Jonathan Hewitt, Group CMO, OCTO
Jim Fitzpatrick MP, Shadow Minister (Transport)

4 - A well protected Future?
As substantial welfare reform continues apace how can we develop an effective partnership between the State’s social insurance provisions and private insurance to ensure households have greater protection from financial shocks? There are steps industry needs to take to secure trust amongst consumers but there may also be lessons government can learn from insurance. What steps must government, industry and regulators take to promote the development of and access to products which support a more financially resilient society?

Chair: Stephen Gay, Director of Life Insurance and Long Term Savings Association of British Insurers

Panel Speakers
Mark Fiander, Executive Director, MAS
David Goodhart, Director, Demos
Gillian Guy, Chief Executive, Citizens Advice
Gary Shaunghessy, Zurich
12:45 - 13:45 Lunch Break and Networking Session

13:45 - 14:10 Keynote Speech Three
Rt Hon Ed Balls MP, Shadow Chancellor of the Exchequer

14:15 - 15:00 Plenary Panel Session Two: Towards the 2020s: Insurers – trusted partners of society?

In 2013, insurance plays a role in most people’s lives through car insurance, life assurance or pension savings – but there is significant scope to improve the industry’s reputation. How can we best demonstrate our contribution to growth and our value to the economy and society and what are the hard choices this confronts us with? How can we persuade consumers to think more positively about our industry?

Chair: Laura Kuenssberg

Panel Speakers:
Dame Deanne Julius, Non Executive Director
The Rt Hon Lord Hutton of Furness
Otto Thoresen, Director General, Association of British Insurers
Kamal Ahmed, Business Editor, The Sunday Telegraph
Drew Fellowes, Senior Insurance Partner, KPMG
James Barty, Senior Consultant Financial Policy, Policy Exchange

15:00 - 15:10 Q & A Session with Audience
Laura Kuenssberg quizzes panel with questions from audience

15:10 - 15:30 Refreshment Break

15:30 - 15:55 Keynote Speech Four Andrew Bailey, Deputy Governor, Bank of England and Chief Executive of the Prudential Regulation Authority

15:55 – 17:10 Breakout Sessions 5-8

15:55 – 17:10 5 – Prudential Regulation in the wake of the last financial crisis

With a new regulator in the UK, shifting supervisory arrangements in Europe and the final shape of Solvency II yet to be determined, the global and domestic stakes are high for insurers when it comes to prudential regulation. We examine how the PRA is working in practice, how the relationships between the PRA and the FCA may develop and what role the Bank of England is likely to play. Given the impending debate on the final Solvency II rules, we also look at European and global regulation, including the impact of developing a common framework for international insurance supervision.

Chair: Andy Parsons, Finance Director Insurance, Lloyds Banking Group

Panel Speakers
Brooke Masters, Financial Times
Olav Jones, Deputy Director General, Economics & Finance, Insurance Europe
Ulrich Zink, Assistant Director, Head of Solvency II, Association of British Insurers
Phil Smart, Partner, KMPG
6 - Flood insurance in a world of unpredictable weather

**Chair: Nick Starling, Director General Insurance, Association of British Insurers**

With discussions between Government and the industry on the future of flood insurance at a pivotal moment, we examine what a successor to the Statement of Principles could look like for consumers and industry. We also discuss the wider context within which these discussions have taken place and examine the crucial role of adequate flood defence spending by Government in reducing the risk of flooding.

**Panel Speakers**

Sarah Adams, Financial Services Sector Manager, Ordnance Survey
Amanda Blanc, Chief Executive, Axa Insurance Commercial Lines & Personal
Mary Dhonau OBE, Associates Community Flood Consultants

7 - 2015 General Election: ‘Issues, analysis and predictions’

Less than two years away, the next UK general election promises to be of seminal importance and the political parties are in manifesto writing mode. We assess the political road ahead including the debate around the future of the UK, its role in Europe and the impact of potential outcomes at the next General Election on the insurance industry.

**Chair: Laura Kuenssberg**

**Panel Speakers**

Huw Evans, Director of Operations, Association of British Insurers
Chris Leslie, MP

8 - Paying for Life after work

As more people live longer and healthier lives, the financial needs of older consumers are changing and increasingly varied. To what extent do life and pension products and services need to become more dynamic and flexible, enabling a range of retirement income choices that fit with State provision and cater for those in society with long-term care needs?

**Panel Speakers**

Adrian Grace, Chief Executive, Aegon
Phil Smart, Partner Head of UK Insurance, KPMG

17:10 – 17:30 **Keynote Speech Five**  
Martin Wheatley, Chief Executive, Financial Conduct Authority

17:35 – 17:45 **Wrap Up of Conference**  
Otto Thoresen, Director General, Association of British Insurers

17:45 – 19:00 **Post Conference Reception**