



Association of British Insurers

ABI
WORKING
FOR YOU
2016

2016 HIGHLIGHTS



Engaged with the Government to highlight the industry's **Brexit** priorities.



Welcomed a government Green Paper acknowledging the important role of **income protection insurance** in improving workplace resilience.



ABI commissioned by the Government to lead cross-industry work on a **Pensions Dashboard** to revolutionise people's view of their pensions savings.



Saved members an estimated £320m - £350m per annum by securing HM Treasury confirmation to maintain **VAT exemptions on insurance-related services**.



Worked with the PRA to ensure the smooth bedding down of **Solvency II**, securing changes in areas including transitional measures recalculation, internal model change and external audit of disclosures.



Promoted **diversity and inclusion**, with HM Treasury acknowledging the industry leading the charge on the Women in Finance Charter.



Led a cross-industry group to support insurance for **automated driving**.



Successfully encouraged the Government to press ahead with **reforms to address the compensation culture**, resulting in a comprehensive set of proposals now being consulted on.



Promoted **insurers' response to the winter 2015/16 floods**, commended by the Government as the best response to date.



Strengthened work on **international trade** and secured positive agreements for insurers in the UK-China Economic and Financial Dialogue.



Worked with the Government alongside the Lloyd's and London Market on future solutions for **UK cyber risk**.

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WELCOME

2016 has been a year of challenge and change for the ABI and our members. The move to our new HQ at One America Square was the least of our worries in a year where we saw a change of UK Government, the vote to leave the European Union and a complete change of leadership at our UK and European regulators. Our response has been to refocus our priorities, accelerate our work on the future of the industry and reorganise ourselves to provide a wider range of services to members.

I am pleased with how quickly we have developed relationships with new ministers in the UK Government, while deepening our engagement with the administrations in Edinburgh, Cardiff and Belfast. Our evidence-based campaigning has secured outcomes; fighting off the Pension ISA, getting the Government to recommit to personal injury reform and securing explicit acknowledgment for the first time of the important role of income protection insurance in welfare reform, to name but three. We were delighted to help launch Flood Re after five years' work to bring it to fruition.

We have also looked more to the future, developing our work on cyber policy, building our links with the InsureTech world, leading industry-wide work on autonomous driving and exploring innovations in health screening. We are leading the project to deliver the Pension Dashboard pilot for HM Treasury and have stepped up our support for better

diversity and inclusion in the industry by signing the Women in Finance Charter and developing our Future Leaders and Why Insurance Matters programmes. Much of this work involves closer working with Lloyd's and London Market groups where our relationships continue to deepen.

With new leadership at our regulators, we have prioritised member access to the new FCA and PRA leadership while working constructively on a range of issues across the industry. We have stepped up our work on international capital standards, while continuing to work constructively within Insurance Europe on key issues such as Solvency II, data and PRIIPs. We have built our NEDs & Chairs Network further so our work in this and other areas is shared more widely within our member firms.

We will always remember 2016 as the year the UK voted for Brexit. At the ABI we are determined to help our members every step of the way through the uncertain path ahead and make sure the needs of insurance and long-term savings customers are part of the process. It will be a long haul with some twists and turns but we have the expertise and key relationships in-house to help get the best possible outcomes. Please always get in contact if we can help you with this or any other area of our work.

Huw Evans
Director General

SUPPORTING SAVINGS AND RETIREMENT

Revolutionising people's view of their savings; simplifying pensions language; leading the debate on tax relief reform; shaping the Lifetime ISA design; engaging with the Government on care cost; leading on solutions for long-standing customers.

SUPPORTING SAVINGS AND RETIREMENT

- ✓ Commissioned by the Government to lead cross-industry work on a Pensions Dashboard to revolutionise people's view of their pensions savings.
- ✓ Worked constructively with the Government to examine the consumer protection challenges with a Secondary Annuity Market, ultimately resulting in the plans being dropped.
- ✓ Delivered a guide to simplify language to customers on their retirement choices from 2017, working with the wider industry, the Government and regulators.
- ✓ Successfully campaigned against a pensions ISA system and directly shaped the design of the Lifetime ISA.
- ✓ Secured a renewed commitment from the Government to the Public Health England public awareness campaign on paying for care.
- ✓ Led thinking on solutions for long-standing customers, securing a more practical valuation method concerning advice requirements for those with guaranteed annuity rate pensions.
- ✓ Presented views on the future of defined benefit schemes, including an ABI private roundtable with DWP officials and a submission to the Work and Pensions Select Committee inquiry.
- ✓ Managed a project working with seven other trade bodies, consulting on far-reaching proposals on asset transfers and re-registration.

“

2016 was an unprecedented year of change. The EU Referendum and the subsequent political repercussions created some real challenges to the insurance sector. The work of the ABI helped us to identify the main priorities for the new operating environment. Against this background the ABI is working with its members to develop policy that delivers for customers. ”

PHIL LONEY
Group Chief Executive
Royal London Group



ABI TRANSFORMING LONG-TERM SAVINGS CONFERENCE



The conference brought members together with the then Pensions Minister and experts, weeks after the 2016 Budget.

“

We have responded to the challenges of evolving markets by leading the delivery of policy and practical solutions. Our work to simplify pensions language and co-ordinate the Pensions Dashboard project, which is on track towards a 2017 prototype, could help reshape customers' engagement with long-term savings.

”



Rob Yuille, Head of Retirement Policy



The ABI Making Retirement Choices Clear guide was launched at the ABI Annual Conference.

SUPPORTING GENERAL INSURANCE

Pushing for reforms to tackle the compensation culture; supporting insurance for automated driving; campaigning for improved UK flood resilience; supporting commercial lines businesses.

MOTOR

- ✓ Successfully encouraged the Government to press ahead with reforms to address the compensation culture, resulting in a comprehensive set of proposals now being consulted on.
- ✓ Pressed for a new regulatory regime for claims management companies, engaging directly with the FCA team leading it.
- ✓ Led a cross-industry group to support insurance for automated driving, submitting a detailed response to the Government.
- ✓ Engaged with the Government on the implications of the EU exit for the functioning of the motor insurance market to help shape its approach.
- ✓ Provided detailed assessments of the impact of the European Court of Justice Vnuk judgment to the Department for Transport and the European Commission to help avoid a negative impact on the UK motor market.
- ✓ Brought members together with policymakers and industry stakeholders to deliberate the future of the motor insurance market at the ABI Motor Conference.
- ✓ Launched and publicised the industry Armed Forces Motor Insurance Commitment to offer military personnel greater flexibility when posted abroad on military service.



The ABI welcomed the Government's proposals in its consultation to tackle the high level of whiplash-related personal injury claims following an extensive programme of ABI engagement with parliamentarians, stakeholders and the media.



Ensuring insurance customers emerge as the clear winner of an insurance market undergoing significant change is a future we can all work towards. Aviva stands shoulder to shoulder with the ABI on its work to support safer cars, initiatives to help customers pay a fair price for insurance - whether buying first time or renewing - and lobbying for reform to protect honest motorists from fraudulent or exaggerated claims that push up the cost of insurance for everyone. ”

MAURICE TULLOCH
Chairman, Global General Insurance
Aviva

FLOODING AND HOME INSURANCE

- ✓ Campaigned for improved UK flood resilience, including better coordination on flood risk management, increased capital investment in flood defences and support for customers carrying out property-level resilience measures.
- ✓ Received recognition in the Environment, Food and Rural Affairs Select Committee's inquiry into Future Flood Prevention for insurers' efforts in promoting flood resilience.
- ✓ Called for a traffic light style mark on property flood risk to be made available up-front to homebuyers and progressed work to highlight it to estate agents and property search websites.
- ✓ Promoted insurers' response and recovery efforts following the 2015/16 winter floods, and the £1.3bn of claims being paid out.
- ✓ Published positive industry-wide claims success rates this year for household, private motor and travel insurance, increasing transparency for customers.
- ✓ Launched a code of best practice to support potentially vulnerable home and motor insurance customers at renewal.
- ✓ Developed guides to help improve insurance customers' understanding of home insurance policies and resistant and resilient repairs following a flood.

FLOODRE

53,000

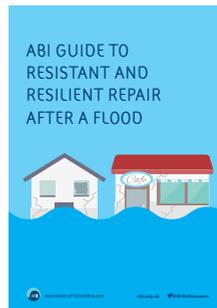
policies ceded into the scheme for affordable flood cover in its first six months the culmination of five years of ABI work with the Flood Re team.



ABI Director of General Insurance Policy, James Dalton, highlights the industry flooding response.



SUPPORTING HOME INSURANCE CUSTOMERS



The ABI has published consumer guides to help home insurance customers better understand their options.

COMMERCIAL LINES

- ✓ Commemorated the 350th anniversary of the Great Fire of London and launched a campaign for better fire protection through mandatory sprinklers in large warehouses, new build schools and care homes.
- ✓ Secured the passage of the Riots Compensation Act 2016, confirming insurers can continue to recover costs in the vast majority of material damage claims to domestic and commercial property.
- ✓ Worked closely with the Lloyd's and London Markets, pushing for a balanced regulatory environment and a competitive tax environment for UK-based insurance firms.
- ✓ Launched an ABI guide on trade credit insurance to promote the value of the product among brokers and businesses.
- ✓ Called for a national database of cyber incidents to help UK insurers lead on cyber cover and supported small businesses with a cyber insurance guide.

“

We strengthened our commercial lines work in 2016 focusing on protecting commercial property from fire, growing our cyber policy work and delivering reformed riot legislation.”



Mark Shepherd, Head of Property, Commercial and Specialist Lines

“

Delivering cyber cover that responds to the constantly evolving nature of the risk is something that Hiscox has been doing for over 15 years and the ABI's forward-looking work with the industry and the Government on some of the related market challenges is a great support to our business.”

BRONEK MASOJADA
Group Chief Executive Officer
Hiscox

SUPPORTING BUSINESS INSURANCE CUSTOMERS



Guides on cyber and trade credit insurance are equipping customers with the information they need on protecting their businesses.

PROMOTING THE VALUE OF PROTECTION AND HEALTH INSURANCE

Promoting the role of income protection insurance;
looking ahead to health screening innovation;
leading industry agreements with the Government
on genetic testing.

PROMOTING THE VALUE OF PROTECTION AND HEALTH INSURANCE

- ✓ Secured the Government's Work, Health and Disability Green Paper acknowledging the role income protection insurance can play in improving the resilience of individuals and businesses.
- ✓ Appeared on the BBC Breakfast programme to promote an ABI guide to support customers with HIV on their life insurance options, with the guide also welcomed in the House of Lords.
- ✓ Promoted the record £9.9 million insurers paid out on average each day for claims across protection insurance products.
- ✓ Supported members in understanding the future of health screening and its impact on insurance with an event including expert speakers on trends and innovation.
- ✓ Led industry-wide preparation for the forthcoming review of the Concordat and Moratorium on Genetics and Insurance and held a bespoke event for members on the genomics landscape.
- ✓ Increased engagement with the Scottish Government, feeding into its consultations on social security and mental health to highlight the important role income protection insurance can play.
- ✓ Raised concerns to the IAIS on international capital standard proposals that could impact the capital requirements for risks held relating to health insurance products.



The ABI has produced a guide to inform customers with HIV about life insurance options.

“
It's been a pleasure to work with the ABI team and protection industry leaders to develop a new and proactive strategy for the sector that will see us promoting positive consumer-focused initiatives.”

RUSSELL HIGGINBOTHAM
Head, Life & Health Products
Swiss Re

ROAD TO THE WORK, HEALTH AND DISABILITY GREEN PAPER



We think group income protection insurance policies have a much greater role to play in supporting employers in taking this action. ”

Extract from *Improving Lives – The Work, Health and Disability Green Paper*, 31 October 2016



Raluca Boroianu-Omura,
Head of Health and Protection



We have made great progress this year, demonstrating to the Government the positive role that health and protection insurers play in improving the financial resilience of individuals, employers, the State and society at large. ”

FIGHTING FRAUD

Securing renewal of the Insurance Fraud Register; partnering with the Government to tackle fraud; streamlining industry fraud initiatives; bringing members together with experts on counter-fraud strategy.

FIGHTING FRAUD

- ✓ Secured renewal of the Insurance Fraud Register so that insurers can share details of confirmed fraudsters.
- ✓ Progressed the implementation of Insurance Fraud Taskforce recommendations, notably in relation to good practice guidance, data sharing and identification of emerging threats.
- ✓ Undertook a review to streamline the governance landscape for industry fraud initiatives, to promote a joined up counter fraud strategy.
- ✓ Brought members together with experts at the ABI Fraud Conference to discuss common challenges and inform counter fraud strategies.

INSURANCE FRAUD IN NUMBERS



£1.3bn

detected insurance fraud in 2015 (ABI data)



£800m

detected motor fraud, the most common type (ABI data)



£390m

detected liability fraud, up 36% (ABI data)

Convictions



238

(convictions by the Insurance Fraud Enforcement Department since 2012)



450

(Insurance Fraud Bureau assisted convictions since 2006)



HELPING MEMBERS NAVIGATE BREXIT

Highlighting industry EU exit priorities to the Government; representing the industry at city-wide forums and with the Lloyd's and London Market; providing comprehensive analysis of the Brexit impact on insurance and long-term savings providers; securing positive agreements for insurers on international trade.

HELPING MEMBERS NAVIGATE BREXIT

- ✓ Developed five industry priorities for the EU exit, submitting them to the Government, regulators and key stakeholders.
- ✓ Produced a mapping exercise of 80 separate pieces of EU legislation impacting the insurance and long-term savings industry.
- ✓ Developed in-depth analysis papers on the EU exit impact on Solvency II, data transfers and trade priorities.
- ✓ Appeared before the House of Lords EU Financial Affairs Sub-Committee, with the ABI Director General highlighting industry priorities.
- ✓ Produced an international trade strategy, identifying eight priority countries and deepening relationships within the Government on trade.
- ✓ Welcomed the adoption of ABI asks submitted via the UK-China Economic and Financial Dialogue.
- ✓ Formed an ABI Brexit Tax Working Group for members to discuss tax implications of concern.
- ✓ Represented the industry at city-wide forums, including TheCityUK, the EU Financial Services Chairmen's Advisory Committee and engagement with Lloyd's of London and the London Market Group.

“

Our renewed focus on international trade saw the ABI submit asks for the UK-China Economic and Financial Dialogue and secure positive agreements for members interested in the Chinese market, including the establishment of an Insurance and Pensions Taskforce to drive further market opening. ”



Hugh Savill,
Director of Regulation

“

It is vital that our industry shows leadership at such a critical time. The ABI has been playing a central role in providing a clear and influential voice to help shape the debate. ”

ANTHONY BALDWIN
Chief Executive Officer and Board
Director, AIG Europe and Chief Executive
Officer, AIG UK

INFLUENCING REGULATION

Securing sensible approaches to UK conduct regulation; influencing EU regulation; pushing for more favourable regulatory approaches to Solvency II, now live; influencing global capital standards.

CONDUCT REGULATION

- ✓ Persuaded the FCA not to publish potentially misleading firm specific average premium data for general insurance products as part of its add-on package of remedies.
- ✓ Secured more time to facilitate successful implementation of the FCA general insurance renewal disclosure requirements and influenced improvements to customer wording.
- ✓ Provided evidence and analysis to successfully influence the FCA that a market study into insurers' use of Big Data was not necessary.
- ✓ Influenced European bodies, the UK Government, EIOPA and the FCA to delay PRIIPs regulation, avoiding a challenging implementation timetable and regulatory technical standards that were not fit for purpose.
- ✓ Raised concerns about Secondary Annuity Market consumer protection issues to the FCA, with the Government dropping plans for the market.
- ✓ Contributed to the development of Financial Advice Market Review recommendations, including proposals to help members have more meaningful conversations with customers on their options.
- ✓ Promoted insurers' key concerns and asks of the FCA Mission Review, to help shape the future direction and scope of the UK conduct regulation environment.

“

This year we have helped secure significant wins for members on the PRIIPs regulation and FCA work on add-ons and Big Data. We continue to influence sensible regulatory approaches and have an opportunity to put forward insurers' views through the FCA's mission review.

”



Responded to over

30

FCA consultations



James Bridge,
Head of Conduct Regulation

EUROPE AND INTERNATIONAL AFFAIRS

- ✓ Continued to press for a quick amendment to the Motor Insurance Directive to mitigate the effects of the European Court of Justice Vnuk judgment.
- ✓ Facilitated access and discussions between the UK insurance industry and key EU policymakers, including the Chairman of EIOPA and the European Data Protection Supervisor.
- ✓ Strengthened the ABI's international trade work following the EU referendum vote, engaging with key officials within the new Department for International Trade.
- ✓ Addressed a conference of the Chinese insurance association in Beijing as part of work to establish relationships and regulatory dialogue with foreign jurisdictions.
- ✓ Secured agreements from the Chinese Government and financial regulator to support UK insurers interested in the Chinese market.
- ✓ Put forward the interests of members for the UK Government Economic and Financial Dialogue with India.



“

We remain closely engaged in EU legislation currently in the pipeline and we are redirecting our expertise to support the industry in meeting challenges brought about by the UK's exit from the EU and giving greater attention to international trade issues.

”



Carol Hall,
Head of European and
International Affairs

SOLVENCY II

- ✓ Secured helpful PRA clarifications on Solvency II technical provisions, allowing UK firms to seek recalculation of transitional measures if there is a change in risk profile.
- ✓ Successfully pushed EIOPA to avoid the establishment of a Solvency II style capital regime for trust-based workplace pension schemes.
- ✓ Secured more time for members to complete the EIOPA 2016 Insurance Stress Testing exercise and worked with the PRA and EIOPA to ensure communication of results avoided market disruption.
- ✓ Developed a comprehensive response on behalf of the industry to the House of Commons Treasury Committee inquiry into Solvency II, asking for refinement rather than replacement.
- ✓ Achieved a more proportionate approach to the PRA's audit of publicly published Solvency II reports, particularly for firms using internal models.
- ✓ Influenced the creation of a new asset class and improved calibration charge for infrastructure investments under Solvency II.

“ We value the ABI's ability to build constructive relationships with regulators, get the inside track and offer great technical expertise. Its work has been effective in helping to influence UK, European and global regulation to appropriately consider the nature of our business. ”

JIM MCCONVILLE
 Group Finance Director
 Phoenix Group

GLOBAL CAPITAL STANDARDS

- ✓ Strongly advocated for the inclusion of key regulatory elements, such as internal models, in the global capital standard.
- ✓ Made it clear that the current version of the global capital standard is an inappropriate reference point for any future UK regulatory regime.
- ✓ Influenced a shifting of the Financial Stability Board and International Association of Insurance Supervisors' thinking on recovery and resolution principles toward a more proportionate and flexible framework.
- ✓ Promoted the UK position through ABI Director of Regulation Hugh Savill's chairmanship of the Global Federation of Insurance Association's Capital Working Group.

TAX AND FINANCE FOR INSURANCE

Pushing for better targeted tax legislation; securing transitional measures and extensions for Insurance Premium Tax implementation; pushing for favourable financial management provisions.

TAXATION

- ✓ Secured confirmation from the Government on maintaining VAT exemption for insurance-related services, saving members an estimated £320m - £350m per annum.
- ✓ Successfully pushed the Government for changes to its interest restriction proposals, avoiding inadvertent impacts on members.
- ✓ Secured a minimum six months' notice period for Insurance Premium Tax increases, which applied to the rate rise announced in Budget 2016.
- ✓ Subsequently led the industry in securing Insurance Premium Tax transitional measures to be implemented for the rate rise announced in Autumn Statement 2016.
- ✓ Worked with HMRC and other representative bodies to ensure that members have clear guidance to navigate reporting and other requirements arising from the global focus on tax evasion.
- ✓ Put forward members' views at key technical and industry meetings with HMRC, HM Treasury, the European Commission and the OECD throughout the year.
- ✓ Brought members together with accountants, lawyers and representatives from HMRC and the PRA at the biggest ABI Tax Convention to date.



FINANCIAL MANAGEMENT

Solvency II has had an unintended consequence in undermining and making unworkable the special provisions in the Companies Act for how long-term insurers calculate their distributable profits and pay dividends to their shareholders. The ABI has worked in 2016 to deliver a new basis in law.

- ✓ Negotiated with HM Treasury and the Prudential Regulatory Authority to devise a new framework which, although now based on Solvency II, would preserve the pre-existing principles and deliver similar policy outcomes.
- ✓ Helped HM Treasury and the Department for Business, Energy and Industrial Strategy to formulate the technically complex amendments needed to make the new legislative framework work.

PROMOTING DIVERSITY AND INCLUSION

Supporting gender parity in the industry;
empowering new talent; delivering
industry-wide executive development;
supporting LGBT+ inclusion.

PROMOTING DIVERSITY AND INCLUSION

- ✓ Signed the Women in Finance Charter and promoted it among membership, with HM Treasury recognising insurers as 'leading the charge'.
- ✓ Ensured a good split of gender among delegates for the ABI Future Leaders programme, offering opportunities to a range of member high-potential talent.
- ✓ Developed the *Why Insurance Matters* offering, giving new talent an opportunity to network and learn more about the industry.
- ✓ Supported the insurance HeForShe campaign for gender parity, with Director General Huw Evans making a personal pledge.
- ✓ Sponsored the Independent Women in Insurance Network, supporting mentoring and targeted learning and development for women within the industry.
- ✓ Participated in the industry-wide Dive In Festival with Huw Evans leading a discussion on supporting LGBT+ inclusion.
- ✓ Sponsored the Women2Win reception at the Conservative Party Conference which Prime Minister Theresa May attended.



Prime Minister Theresa May speaking at the ABI sponsored Women2Win reception.

“
 We've really stepped up our support for better diversity and inclusion in the industry this year and it is refreshing to see businesses take the issues seriously beyond a 'nice to have'. I am proud to be the ABI Executive responsible for gender diversity and inclusion under the Women in Finance Charter.”



Louise Hanson, Director of Advocacy

ABI IN ACTION

Speaking with one voice; engaging with parliamentarians; delivering agenda setting events; keeping members connected.

Speaking with one voice

Over

120

Broadcast
interviews a year

ABI ON AIR



ABI Director General Huw Evans highlights the need for the UK to remain a competitive global insurance centre of excellence.



A BBC report airs the ABI proposed traffic light style flood risk warning system.



Throughout the year the ABI has pressed for reforms to help curb the cost of motor insurance.

Over

1500

Mentions
in press

INSURANCE TAX RISE 'A RAID' ON CONSUMERS SAYS INDUSTRY

BBC NEWS

INSURERS 'LEADING CHARGE' ON WOMEN IN FINANCE CHARTER

INSURANCE TIMES

“

This is exactly the sort of thing that an industry body should be doing: helping consumers as well as its corporate members. ”

SPECTATOR BLOG
3 AUGUST 2016

[Referring to ABI guide to Resistant and Resilient Repair After a Flood]

The ABI on digital



Over
16,000
followers of
@BritishInsurers



Over
5,000
followers
on LinkedIn



Nearly
2m
visits to the ABI
website in the last
year - a 12% increase
on the previous year



**Yvonne Braun, ABI Director of
Long-Term Savings and Protection**

The ABI in Parliament



55 mentions in Parliament

5

Select and Bill Committee appearances



Over

100

meetings with MPs, MSPs, MLAs and Peers



17

meetings with Ministers, including a roundtable meeting with the UK Prime Minister and meetings with the First and Deputy First Ministers of Scotland

Over

100

parliamentarians at ABI receptions



18 ministerial/parliamentary roundtables



6

parliamentary research seminars

“

I met the ABI a couple of weeks ago and saw the document [Responding to Major Floods]. It is indeed a good document, which I encourage Members of Parliament across the House to use in helping their constituents.”

RT HON ELIZABETH TRUSS MP

Then Secretary of State for Environment, Food and Rural Affairs

7 December 2015

Agenda setting events



SPEAKERS INCLUDED

Andrew Bailey, FCA; Sam Woods, PRA; Caroline Wayman, FOS; Emma Howard Boyd, Environment Agency; former City Minister, Harriett Baldwin MP; former Pensions Minister, Ros Altmann CBE; Trade Minister, Mark Garnier; Nick Robinson, BBC Radio 4 Today; Matthew d’Ancona, The Guardian.



Over **2500** delegates have attended ABI events in 2016



Over **22** ministers and regulators speaking



ABI Annual Conference



ABI Insurance Tax Convention



ABI Motor Conference



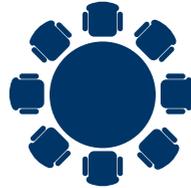
ABI Transforming Long-Term Savings Conference

Keeping members connected



NEWSLETTERS

Over 2500 members receiving ABI updates on the latest developments each month.



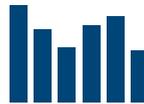
COMMITTEES AND WORKING GROUPS

ABI experts working with members to influence change through over 60 ABI member groups.



MEMBER WEBSITE

Exclusive member only policy insight, analysis and research.



INDUSTRY DATA AND STATISTICS

Member access to exclusive premium and claims data and new business surveys with 90 collections a year.

GET IN TOUCH

Contact abimemberrelations@abi.org.uk to sign up for newsletters and exclusive content on our member website.

SPECIALIST NETWORKS INCLUDING

Future Leaders, Why Insurance Matters, NEDs & Chairs Network and the Executive's Club.

NON-EXECUTIVE
DIRECTOR & CHAIR
NETWORK


future leaders

 ASSOCIATE MEMBER

YOUR BENEFITS

STRENGTH THROUGH ASSOCIATION

THE ABI HELPS YOU GET THE INSIDE TRACK

We engage with UK, EU and international regulators and policymakers through our expert policy area teams and dedicated public affairs team and European and International affairs team.

THE ABI GETS THE RIGHT PEOPLE TOGETHER

Regulators, politicians, policymakers and experts all engage with the ABI so they can reach our members, and in response, give members an insight into their thinking and work programmes.

THE ABI REDUCES THE COST OF INFLUENCE

UK insurers face regulatory, policy and public challenges – we can help you meet those challenges through our in-house expertise and experience.

THE ABI SUPPORTS YOUR BUSINESS – NOW AND FOR THE FUTURE

We help our members prepare their business for change that comes from regulation and policymaking. With no conflicts of interest we can share best practice and take action to protect our members' interests.

THE ABI GIVES YOUR BUSINESS A BIGGER VOICE

As a leading trade body we amplify all our members' views – policymakers in the UK, EU and internationally look to us for the industry perspective.

THE ABI KEEPS YOU AHEAD OF THE CURVE

Our industry statistics, analysis and expertise provides our members with essential insight.



ONE AMERICA SQUARE NEW HOME, GREAT VALUE FOR MEMBERS

**40%
REDUCTION**
in overall ABI
accommodation
costs

**MEMBERS
LOUNGE**
free exclusive
space to work,
grab a coffee,
charge your tech

**HIGH QUALITY
EVENTS FACILITY**
to rent at
member reduced
rates

ABI EXECUTIVE TEAM



Huw Evans
Director General



Hugh Savill
Director of Regulation



Louise Hanson
Director of Advocacy



Yvonne Braun
Director of Policy, Long-Term
Savings and Protection



James Dalton
Director,
General Insurance Policy

STRENGTH THROUGH ASSOCIATION



Association of British Insurers

[For more information](#)

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