



Summary for each Plenary and Breakout session

Question Time: The state of the motor insurance market; current and future priorities

The past two years have seen unprecedented change within the motor market. Following a number of 'summits' where the industry and Government agreed to work together to improve consumer outcomes, the Plenary will look at what changes have been made, what the impact has been and what still needs to be done to improve the market. Taking place six months ahead of the general election, the Plenary will also see representatives from the three main political parties outline their thinking and plans for the motor insurance market.

Plenary Session: The future of the regulatory landscape and the impact of regulatory reforms

With a rapidly evolving regulatory landscape and with major reforms set to fundamentally alter industry practices the Plenary on the future of regulation will examine the impact of the Competition Commission's final remedies, the FCA's proposed remedies for the selling of GI add-on products and the impact of the regulator's review on Comparison Websites. Key issues that will be explored include whether proposed regulation will deliver products that meet consumer needs and to what extent will these reviews and investigations will build confidence amongst consumers.

Breakout sessions

Breakout A: Where next for whiplash reform?

With a strong political focus on the issue of whiplash claims and a government commitment to work with the industry to help tackle the UK's whiplash epidemic, this session will look at what changes have been introduced over the past two, what the likely impact has been and what reforms are still required

Breakout B: Next steps on combating Insurance Fraud

The introduction of key initiatives such as the MyLicence programme and the growth of established schemes such as the Insurance Fraud Enforcement Department and the insurance Fraud Register provide tangible evidence that the insurance industry continues to strengthen its systems and controls against all types of insurance fraud. The session will assess the impact of these schemes in



countering motor insurance fraud and provide an opportunity for attendees to discuss what further activity might help to deter, prevent and detect fraud

C: Replacement vehicle provision – the future face of the market

With the Competition and Markets Authority (CMA) publishing their final report of their investigation into the Private Motor Insurance market in September, this session will focus on what the investigation means for credit hire, does the GTA have a future and what does the future face of the market look like for replacement vehicle provision.

D: The future of vehicle technology – where next increasing vehicle autonomy?

With vehicle technology developing rapidly and most indicators suggesting that fully automated or 'driverless' cars will be on UK roads by the mid-2020s, this breakout session will explore the implications for the insurance industry, including where liability rests. With autonomous technology such as autonomous emergency braking (AEB), lane departure warning systems, active cruise control all in present use, the breakout will also ask what has been the impact of this technology on the market and what can be done to promote this potentially life-saving technology.

E: The data arms race: How can the industry make best use of the data at its disposal?

While insurers are expected to reap the benefits from the increased use of data such as customer insight, pricing optimisation and improved underwriting effectiveness, the application of greater volumes of data also presents a number of challenges. The purpose of this breakout is to scope out what should be the industry's long-term data strategy over the next 5 and 10 years and to explore what obstacles need to be overcome to realise the full potential of data sharing.

F: The evolving distribution model

As the distribution landscape continues to change, this breakout will explore what the future holds for direct sellers, brokers and the internet in delivering suitable insurance products to customers. Key issues that will be discussed include the most effective routes to market for motor insurers, the influence of social media for targeting consumers, the rise of tablet and mobile devices and what steps is the market taking to adapt to cater for telematics products.