



# **ABI Motor Conference**

# Tuesday 20<sup>th</sup> November 2018 The Grange Tower Bridge Hotel, 45 Prescot St, London E1 8GP

The ABI's 2018 Motor Conference will take place on Tuesday 20th November, in partnership with DAC Beachcroft – Motor and Liability Partner for 2018.

This conference will bring together senior representatives from Government and the insurance industry with legal experts and the wider motor industry supply chain to consider the long-term prospects of the motor insurance market. A key agenda item will be the impact of the Government's work to reform how the Discount Rate is set and the ongoing compensation culture reform agenda.

This will also be a chance to assess progress with tackling insurance fraud and consider what still needs to be done and to look ahead to the impact of rapidly evolving vehicle technology on the industry. There will also be a detailed discussion about the development of conduct regulation. As the official date for Britain's withdrawal from the EU approaches, industry experts will also assess what impact this will have on the future of the motor market.





08:15	Registration
	WELCOME
09:00	Joanna Gosling, Presenter and Broadcaster
	INTRODUCTION FROM THE DIRECTOR GENERAL
09:05	Huw Evans, Director General, ABI
	KEYNOTE ADDRESS ONE
09:20	The Rt Hon Lord Keen of Elie QC, Ministry of Justice Spokesperson for the Lords
	KEYNOTE ADDRESS TWO
09:40	Paul Geddes, Chief Executive Officer, Direct Line Group
	PLENARY PANEL SESSION ONE: Question Time – The state of the motor insurance market
10:10	With consumer trust low and scrutiny from both politicians and the regulators high, this sessic will look at how the industry can lean into some of the reputational and regulatory challenges currently faces, how it can look to better engage with customers and how the industry can look build on the recent good work by the ABI to help promote talent and diversity within the industry
	Chair: Joanna Gosling, Presenter and Broadcaster
	<ul> <li>Phil Bayles, Managing Director, Intermediaries, Aviva</li> <li>Craig Dickson, Chief Executive, DAC Beachcroft Claims Solutions Group</li> <li>Louise Hanson, Director of Advocacy, ABI</li> <li>Craig Tracey MP, Chair of the All-Party Parliamentary Group on Insurance and Financia Services</li> </ul>
11:00	NETWORKING BREAK
	MORNING BREAKOUT SESSIONS
11:30	Breakout A: Are motor insurers ready for a revolution in vehicle technology?
	The Automated and Electric Vehicles Act has put in place a framework for settling claims who the first wave of fully automated cars come to market. This panel will consider how this framework can be used to build a competitive insurance market. It will also look at other challenging issure that the development of connected vehicles raises, including the effect of changing drive behaviour, growing disparity between different vehicles and road networks, cyber risks and the operational challenge of adapting to new underwriting criteria and incorporating a substant increase in vehicle-generated data. What effect will these changes have on customer journey claims handling and the industry's relationship with its supply chain?
	Chair: Joanna Gosling, Presenter and Broadcaster
	<ul> <li>Matthew Avery, Director of Insurance Research, Thatcham Research</li> <li>Iain Forbes, Head of the UK Government's Centre for Connected and Autonomous Vehicles</li> </ul>





## Breakout B: Key developments in the 2018 regulatory landscape for motor insurers



The combined impact of GDPR and the Insurance Distribution Directive have made this a time of considerable change for motor insurers. This session will assess how these regulations change things for motor insurers, as well as how motor insurers have responded to and implemented them. It will also consider what insurers will need to do to retain the trust of consumers and demonstrate their value at a time when expectations of transparency and fair customer treatment have risen sharply.

Chair: Raluca Boroianu-Omura, Assistant Director, Head of Conduct Regulation, ABI

- Cecile Fresneau, Executive Director, UK Insurance, QBE
- Karen Maguire, Finance Director, Confused.com
- David Miller, Financial Services Partner, KPMG
- Michael Sicsic, Head of Retail General Insurance, Financial Conduct Authority

# 12:15 **NETWORKING LUNCH**

#### **KEYNOTE ADDRESS THREE:**

David Smith, Futurologist and Chief Executive, Global Futures and Foresight

### AFTERNOON BREAKOUT SESSIONS

Breakout C: Tackling insurance fraud – what next?



The insurance fraud landscape is constantly evolving, with insurers evolving innovative new methods to use intelligence to combat fraud, but with fraudsters also seeking new opportunities. With the industry having reviewed its approach to fraud and committed to continued funding for IFED, this session will review the progress made on the longstanding challenges of cash for crash and inflated personal claims, while also assessing the industry's capacity to tackle potential fraud at policy inception.

13:45

Chair: Mark Allen, Manager, Fraud and Financial Crime, ABI

- Catherine Burt, National Head of Counter Fraud, DAC Beachcroft Claims Solutions Group
- Ben Fletcher, Director, Insurance Fraud Bureau
- Clare Lunn, Director of Fraud, Liverpool Victoria General Insurance Group
- Craig Mullish, T/Detective Chief Inspector of Insurance Fraud Enforcement Department,
   City of London Police



	Breakout D: Technology, InsurTech and the future of motor insurance
	THE FLOOW
	Beyond the development of autonomous vehicles, technology presents a wide range of opportunities for motor insurance. Insurers, working with their tech partners, are increasingly looking to use actual driving behaviour to inform pricing, create propositions that work for customers with flexible lives, and make the experience of claiming less stressful. With telematics maturing, and constantly increasing in sophistication, how will this impact fleet and personal motor insurance? How can technology be used to simplify claims journeys and improve customer engagement and satisfaction? What are the prospects for usage-based motor insurance becoming widespread in the coming years? How can InsurTech firms help motor insurers gain an edge?
	Chair: Matt Cullen, Assistant Director, Head of Strategy, Data and Analytics, ABI
	<ul> <li>James Blackham, CEO, By Miles</li> <li>Matt Chalk, EMEA Sales Director, The Floow</li> <li>David Stubbs, CEO, RightIndem</li> <li>David Williams, Technical Director, AXA Insurance</li> </ul>
14:30	NETWORKING BREAK
	PLENARY PANEL SESSION TWO: Implementing the Civil Liability Bill and the increase in the Small Claims Track Limit: The challenges ahead
	As the Civil Liability Bill approaches Royal Assent, attention is now turning to ensuring the proposed increase in the Small Clams Track (SCT) Limit to £5,000 for RTA claims is effectively implemented by April 2020. This session will look at how effective the Government's whiplash reforms will be in reducing the number and cost of whiplash claims and ultimately reducing the cost of car insurance. It will also look at progress to date in bringing forward the necessary changes required to underpin the increase in the SCT limit, what are some of the big challenges that still lie ahead and how can we ensure access to justice is maintained for litigants in person?
15:00	Chair: Joanna Gosling, Presenter and Broadcaster
	<ul> <li>John Hyde, Deputy News Editor, Law Society Gazette</li> <li>Andrew Parker, Head of Strategic Litigation, DAC Beachcroft Claims Solutions Group</li> <li>David Parkin, Deputy Director for Civil Justice and Law, Ministry of Justice</li> <li>Donna Scully, Director, Carpenters Group</li> <li>Andy Watson, CEO, Ageas UK</li> </ul>
	CONCLUDING REMARKS & CLOSE OF CONFERENCE
15:50	James Dalton, Director, General Insurance Policy, ABI
16:00	NETWORKING DRINKS
17:30	CLOSE