
















08:00-09:00	<b>Welcome refreshments and registration</b>
09:00-09:10	<b>Welcome address:</b> <i>Patrick Brusnahan, Editor, Life Insurance International</i> 
<b>SESSION ONE: Life Insurance in 2018</b>	
09:10-09:30	<b>Keynote Address: Challenges and opportunities from technology innovation for life insurers</b> <ul style="list-style-type: none"> <li>• How might new and emerging technologies impact life insurance?</li> <li>• What areas are likely to see the most change?</li> <li>• How can technology innovation be best harnessed by life insurers?</li> </ul> <i>Bernie Hickman, Chief Executive Officer, Legal and General Insurance</i> 
09:30-09:50	<b>Enough of theory and insurtech buzzwords, let's talk about real digital insurance projects</b> <ul style="list-style-type: none"> <li>• Presentation of real and ongoing digital insurance projects as an example of how large insurers can apply and customise the dacadoo health and wellbeing platform</li> <li>• Digital engagement features for customer retention and acquisition</li> <li>• Health Scoring with its underlying risk models for accelerated underwriting in the Life Insurance Business</li> </ul> <i>Jesper Ohnemus, Senior Vice President Strategic Business Development, dacadoo</i> 
09:50-10:10	<b>Are services the final frontier for insurers?</b> <ul style="list-style-type: none"> <li>• Looking beyond savings and protection to provide new tangible value propositions to customers in an ever changing world</li> <li>• Harnessing new technologies, building up partnerships and increasing touchpoints for new offerings</li> <li>• Fostering business transformation and creating a mindshift in the traditional life insurance offering within an established organisation</li> </ul> <i>Michael Dritsas, Head of Global Proposition Development and Services, Global Life and Health, Allianz</i> 
10:10-10:40	<b>Speaker discussion and audience Q&amp;A</b> <p><i>Bernie Hickman, Chief Executive Officer, Legal and General Insurance</i>  <i>Michael Dritsas, Head of Global Proposition Development and Services, Global Life and Health, Allianz</i>  <i>Jesper Ohnemus, Senior Vice President Strategic Business Development, dacadoo</i>  <i>Lara Varjabedian, Vice President Business Development International, Prenetics</i></p>    
10:40-11:10	<b>Networking Coffee Break</b>

SESSION TWO: Insurance In The Digital Age	
11:10-11:15	<p><b>Chair's opening remarks:</b> <i>Peter Hamilton, Head of Market Management, Zurich</i></p> 
11:15-11:35	<p><b>AI, automation and machine learning</b></p> <ul style="list-style-type: none"> <li>• Practical ways to use technology to improve customer engagement and efficiency</li> <li>• Streamlining the underwriting process with new technology</li> </ul> <p><i>Robert Morrison, Global Chief Underwriter, Health and Protection, Aviva</i></p> 
11:35-11:55	<p><b>Levering data analytics effectively</b></p> <ul style="list-style-type: none"> <li>• Using data insights and turning them into valuable propositions</li> <li>• Producing personalised products with the right data</li> </ul> <p><i>Graham Newman, Business Development Manager, Europe, ClaimVantage</i></p> 
11:55-12:15	<p><b>Can we create a "one click" journey for buying life insurance?</b></p> <ul style="list-style-type: none"> <li>• What do customer really want from their insurance today?</li> <li>• Is it possible to know our customers well enough and when will we know we do?</li> <li>• Have millennials changed the insurance market?</li> </ul> <p><i>Andy Gallon, Head of Life Insurance, Barclays</i></p> 
12:15-12:35	<p><b>Making life easier for advisors, achieving better outcomes for consumers</b></p> <ul style="list-style-type: none"> <li>• How could life insurers make it easier for advisers to recommend and set up more life cover</li> <li>• Improve the ongoing advice given to consumers</li> <li>• Enable consumers to make more informed buying decisions</li> <li>• Better align insurance policies with consumers needs now and in the future</li> </ul> <p><i>Ian McKenna, Director, Finance &amp; Technology Research Centre</i></p> 
12:35-13:05	<p><b>Speaker discussion and audience Q&amp;A</b></p> <p><i>Graham Newman, Business Development Manager, Europe, ClaimVantage</i> <i>Andy Gallon, Head of Life Insurance, Barclays</i> <i>Robert Morrison, Global Chief Underwriter, Health and Protection, Aviva</i> <i>Ian McKenna, Director, Finance &amp; Research Centre</i> <i>Phil Jeynes, Head of Sales &amp; Marketing, UnderwriteMe</i></p>     
13:05-14:05	<p><b>Networking Lunch</b></p>

SESSION THREE: Innovation and Professionalism in Life Insurance	
14:05-14:10	<p><b>Chair:</b> <i>James Tufts, UK Insurance Life and Pensions Leader, EY</i></p> 
14:10-14:30	<p><b>Professionalism in protection insurance: Raising standards of professionalism for the benefit of the customer</b></p> <ul style="list-style-type: none"> <li>• The three key elements of professionalism for insurance professionals</li> <li>• How to put professionalism into practice</li> <li>• The professional body's role in raising standards across the sector</li> </ul> <p><i>Melissa Collett, Professional Standards Director, Chartered Insurance Institute</i></p> 
14:30-14:50	<p><b>Who will buy insurance in the future</b></p> <ul style="list-style-type: none"> <li>• NewGen v OlderGen: One size doesn't fit all</li> <li>• On demand and affordable for all: Fail to address or fail?</li> <li>• How do we respond? It's more than digitisation</li> </ul> <p><i>Trevor Davis, Managing Director, Life and Health, Instanda</i></p> 
14:50-15:10	<p><b>Open innovation in insurance</b></p> <ul style="list-style-type: none"> <li>• What is Open Innovation?</li> <li>• Why incumbents need start-ups</li> <li>• How do they work together? Strategies for collaboration</li> </ul> <p><i>Dorota Zimnoch, Founder and Managing Director, Fintech &amp; Insurtech, Zing Business Consulting</i></p> 
15:10-15:40	<p><b>Speaker discussion and audience Q&amp;A</b></p> <p><i>Trevor Davis, Managing Director, Life and Health, Instanda</i> <i>Dorota Zimnoch, Founder and Managing Director, Fintech &amp; Insurtech, Zing Business Consulting</i> <i>Melissa Collett, Professional Standards Director, Chartered Insurance Institute</i></p>   
15:40-16:10	<p><b>Networking Coffee Break</b></p>

SESSION FOUR: Regulation and the Future	
	<p><b>Chair:</b> <i>Patrick Brusnahan, Editor, Life Insurance International</i></p> 
16:10-16:35	<p><b>Current regulatory trends in the life sector</b></p> <ul style="list-style-type: none"> <li>• Economic and market background</li> <li>• Key prudential and conduct supervisory perspectives and priorities</li> <li>• Low interest rate environment and the search for yield</li> <li>• Regulatory responses to the changing role of insurers in society</li> </ul> <p><i>Andrew Bulley, Partner, Centre for Regulatory Strategy, Deloitte LLP</i></p> 
16:35-17:00	<p><b>Regulatory outlook for the insurance sector</b></p> <ul style="list-style-type: none"> <li>• Key aspects of upcoming EU conduct of business regulation</li> <li>• A closer look at the impact of the Insurance Distribution Directive</li> <li>• How can EIOPA play a role in promoting convergent implementation of the rulebook?</li> </ul> <p><i>David Cowan, Leader on Conduct of Business Policy Team, Consumer Protection Department, European Insurance and Occupational Pensions Authority</i></p> 
17:00-17:35	<p><b>PANEL DISCUSSION: The future of the life and health insurance sectors</b></p> <ul style="list-style-type: none"> <li>• Where will life and health insurance be in 2030?</li> <li>• What role will new technologies, such as blockchain and artificial intelligence, play in insurance in the future?</li> <li>• How do insurers compete effectively in the new digital world?</li> <li>• How to adapt to changing population demographics?</li> <li>• Access to insurance: The impact of genetic testing in reducing access</li> </ul> <p><i>Dean Lamble, Chief Executive Officer, SunLife</i> <i>Martin Windle, Head of Strategy and Innovation, AIG Life</i> <i>Heidi McCormack, Chief Executive Officer, Emerald Life</i> <i>William Conner, Insurance Partner, PwC UK</i></p>    
17:35-17:40	<b>Chair's closing remarks</b>
18:30	<b>Drinks Reception and Awards Gala Dinner</b>