



12th & 13th May 2022

Pendley Manor, Cow Lane, Tring, Hertfordshire, HP23 5QY

Tea/Coffee 17:00

Thursday

Meeting Starts 17:30



Monique Alder
COO
Volante Global

Chairing our first meeting since the lockdown restrictions due to the pandemic is Monique Alder. Monique has been attending TWIN meetings since 2009. She is a member of TWIN’s Advisory Board.

Monique has over 30 years’ expertise in strategy, finance, risk, operations, insurance and technology within the Lloyd’s, wholesale, retail, start up and SME sectors across the UK, Europe, India and USA.

17.40 - 19.00



Belden Menkus
Founder & Director
Menkus & Associates

“The leader’s choice”

We face a set of difficult issues: the climate crisis, economic injustice and inequality, failures of regulation and governance, just to name a few. Businesses have a role to play, but there is a huge gap between the least and the most they could do. How much they actually do will depend significantly on the choices their leaders make. Not an academic discussion about the choices you ought to make, this interactive peer-to-peer session will give you new tools and frameworks for making choices for your organisation that reflect who you are and what you stand for.

Drinks at the Bar 19:00

Dinner 19:30

After Dinner



David Wood
Head of Special Investigation Unit
Hastings Direct Insurance

“Crime and the Insurance Industry”

David Wood, formerly Head of Insurance Fraud Enforcement Department in the City of London Police Force, will give us his insights into the rising risk of crime and especially cyber crime across the insurance industry. Following the pandemic, we are all more reliant than ever on computers, and saw an increase in cyber crime as a result. With the recent invasion of Ukraine these risks have potential to rise even higher. For the first time in its eight-year history the PWC Banana Skins report has seen this risk rise to the top.

Tea/Coffee 08:15

Friday

Meeting Starts 08:30

08.35 - 09.40



Andy Moore
Partner
PwC

Overview of the “PWC Banana Skins Report” on risks facing insurers

The Centre for the Study of Financial Innovation (CSFI) is a non-profit think-tank, established in 1993 to look at future developments in the international financial field – particularly from the point of view of practitioners. Its goals include identifying new areas of business, flagging areas of danger, and provoking a debate about key financial issues. The Centre has no ideological brief, beyond a belief in open markets. Sponsored by PwC, the CSFI has, for the eighth time, produced its “Banana Skins” report giving the results of their survey of practitioners, highlighting the risks facing the insurance industry. Andy Moore, Partner at PwC will give us an introduction to that report.



Bronwyn Claire
Senior Programme Manager with
ClimateWise Lead
**Cambridge Institute for
Sustainable Leadership**

“Climate is Changing, how should Insurers Respond?”

Ranking fourth in the “Banana Skins” report, the risk from climate change is the biggest riser by score in the survey. Particularly due to a rise in catastrophic events, it is now seen as an immediate threat to insurers rather than a longer-term one. This rise was common to all the regions surveyed. Dr Bronwyn Claire will share her insights into what we as insurers should be doing to address this risk.

Tea/Coffee Break

11.15 - 12.20



Ed Gaze
Acting Head of Innovation
Lloyd’s

“Technology Advances, but can the insurance industry keep up?”

As in recent surveys, the risks around the industry’s technological modernisation rank high. The focus of concern is on the ability of the insurance industry to stay at the forefront of change, and on the operational risks in managing the transition to digitised services. However, technology risk fell from No.1 in the previous survey to No.3 this year, which may be explained by greater confidence in the industry’s ability to adapt following its response to the pandemic. Ed Gaze has run the Lloyd’s lab for many years and has been the acting Head of Innovation for Lloyd’s. He is uniquely placed to give us an insight to how he thinks the insurance market, and Lloyd’s specifically, is able to step up to the challenge of keeping abreast of technology changes.

12.20 – 13.25



Melanie Baker / Andrew Epton
Senior Economist / Insurance Client
Solutions Director
Royal London Asset Management

“What a rise in inflation means for the industry”

The chief feature of concern on the economic front within the “Banana Skins” report was the outlook for interest rates (up five places to No. 5), though there was no clear consensus over the direction they were likely to take, or of whether change would be good or bad for the industry. Melanie Baker will give us deeper insights into inflation and its outlook, and her colleague Andrew Epton will help us understand what it will mean for our industry.

Meeting Ends 13:30

Lunch 13:35

Depart



Patricia McSherry
Owner
The Net-Work Meetings Limited

I’m sure you’ll agree that this meeting looks to be a very interesting one with a thought-provoking programme!

To secure your place/s, please complete and return your booking form as soon as you can.

A very special thanks to TWIN’s Advisory Board for helping to put the agenda for this meeting together and to Monique for agreeing to Chair it.

I look forward to seeing you in person for the first time in over two years.

Kind regards,

Patricia

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enquiries@the-net-work-meetings.com

01761 418 755

www.the-net-work-meetings.com