

## 9<sup>th</sup> and 10<sup>th</sup> October 2014

Hilton St Anne's Hotel, London Road Wokingham RG40 1ST



Helen Crofts Chair and co-founder, TWIN

TWIN's final meeting of 2014 will be taking place at the St Anne's Hilton Hotel near Bracknell. We have an exciting programme lined up for you, bringing together hot topics from the world of insurance together with a return appearance from Dylis Guyan, who many of your will remember from our May 2011 meeting.

Our May meeting was fully booked with a waiting list for places, so please do book early to guarantee your place.

Patricia and I look forward to seeing you in October.

Thursday 9<sup>th</sup> October - 17.40 - 19.00



Dylis Guyan CEO of "Increase your Sales in 30 Days"

"Networking master class – how to turn social chit chat into new business leads and client referrals" (part1)

As women, many of us are experts in the field of social communication. We can readily strike up conversations with perfect strangers and quickly ascertain details of their family life, favourite holiday destinations, pets' habits and children's dietary preferences. But are we so clever at creating beneficial business relationships?

Before dinner, Dylis will be giving us her top tips on how to network effectively. She'll be following our progress during the course of the evening with feedback and discussion after dinner.

## Thursday 9<sup>th</sup> October - After Dinner

"Networking master class – how to turn social chit chat into new business leads and client referrals" (part2)

Dylis will be following our progress during the course of the evening with feedback and discussion after dinner.

Friday 10<sup>th</sup> October - 08.35 - 09.40



David Wells Beagle Street

"Beagle Street - reinventing protection?"

Launched in October 2012, Beagle Street is the life insurance brand of the BGL group – the people behind comparethemarket.com. The lack of innovation in life market has been much lamented in recent years with many industry commentators pointing an accusatory finger at the burdensome regulatory requirements.

David has been heavily involved in setting up the products, pricing and distribution strategy for the Beagle Street brand and will be sharing with us some of his thoughts on the future of the protection market.



Jason Hurley
Guy Carpenter

"Can we use behavioural economics to sell more life insurance?"

Behavioural economics explores and attempts to rationalise how people will actually behave, under a given set of circumstances. This is not necessarily what they say they will do, or what they did in the past.

Jason will be taking a light hearted look at the theory and then the potential to exploit the underlying theory in our endeavours to sell more life insurance.

Friday 10<sup>th</sup> October - 11.15 – 12.20



Colette Dunn Milliman

"All change at retirement – the implications and opportunities"

The March budget statement signalled a fundamental shift in the government's approach to retirement. The fallout has already been significant. There is further legislation and murmurings on the horizon which are also likely to affect the retirement market. Coupled with other societal changes, we are looking at a market with lots of moving pieces.

Colette will outline these changes, assess the likely implications on all areas of the market and highlight some of the opportunities.

Friday 10<sup>th</sup> October - 12.20 – 13.25



Fiona Annandale KPMG

"The rise of the Periodic Payment Order"

A Periodic Payment Order (PPO) is an order made by a court to pay compensation, typically after an accident, to the victim in the form of a regular payment rather than a lump sum. For motor insurance this immediately presents the problem of imposing a long tail liability on a short term line of business.

Although PPOs have been around in the UK for about twenty years, they are now seriously on the radar of insurers following the Courts Act 2003, which empowered courts to award PPOs whether the parties to the legal action wanted one or not.

Fiona is a Fellow of the Institute of Actuaries and has been a member of the actuarial profession's working party, looking into the wider implications of this growing trend in PPOs.

The Women's-Insurance-Net-Work is jointly sponsored by:





