ONLINE MEETING Thursday, 10th June 2021 5:00 pm – 6:30 pm



Welcome to the agenda for TWIN's next meeting. It will be TWIN's 11th and the Net-Work Meetings 26th online meeting since we went into Lockdown last year. If you have any suggestions (topics and/or speakers) for future meetings, please let me know.

We have had really interesting sessions with fabulous speakers and this one is no exception. The session will be moderated by TWIN's Advisory Board member, Kathy Byrne. Kathy says "As we move out of the pandemic and into the post Brexit world, there is still much uncertainty in the future economic outlook. Our three speakers are economists and insurance specialists. They will share their views of what the future economic landscape might look like and the implications and trends that will be important to insurers and their customers."

Please register your place ASAP. As usual, the link to join the meeting will be sent to those registered nearer the date. Looking forward to seeing you on the 10^{th} June.

Patricia McSherry

"Economic Roundtable"



Kathy Byrne Actuary Metfriendly

Kathy is qualified actuary, she has 35 years' experience in the financial services sector with extensive actuarial, technical and risk management knowledge spanning life insurance, general insurance, and savings. A published author, Kathy's book "Where Have My Savings Gone?" empowers savers to safeguard their savings against financial meltdown and get better rates on their cash savings. Since opening her first savings account at the age of 16, she has held savings and with-profit policies with mutuals. Kathy has an MBA from Henley Management College. She has served on the Institute and Faculty of Actuaries Council and

has been involved in a number of

the profession's working parties

including Behavioural Finance for

Actuaries.



Andrew Epsom
Insurance Client Solutions Director
Royal London Asset Management

Andrew is an insurance investment specialist with 25 years of experience. Prior to joining Royal London in 2020, Andrew was a principal in the Mercer Insurance Investment Team, where he was responsible for leading several strategic relationships with global insurers as well as introducing the Mercer investment platform to insurers across Europe. Prior to this, Andrew spent 13 years at Willis Towers Watson, including being Co-Lead of the Insurance Investment Advisory Group in the UK. Andrew is a qualified actuary and has a BSc (Hons) in Mathematical Statistics and Operational Research from the University of Exeter. He has also completed the Investment Management Evening Programme at the London Business School.



Melanie Baker Senior Economist Royal London Asset Management

Melanie has over 19 years' experience in the financial sector. She started her career at Morgan Stanley where she was an economist analysing currencies. She was Senior UK **Economist at Morgan Stanley** and analysed the UK economy and political risk events for more than a decade. Her period covering the UK included the aftermath of the financial crisis, Scotland's Independence referendum and Brexit. She is a CFA charterholder and is also a Trustee of a local charity providing community childcare. She attended Edinburgh University and has a master's degree in Economics from University College London



Professor Trevor Williams
Visiting Professor
University of Derby

Experienced former Chief Economist with a demonstrated history of working in the banking industry, and delivering excellent analysis alongside leadership in managing diverse research teams. Skilled in economics and highly rated for his speaking ability. He is highly skilled in Banking, Credit Analysis, market strategy, investment portfolios. Whilst Chief Economist he managed equity, quantitative, fixed income, and interest rate analytics teams. Sited on a trading floor, Foreign Exchange (FX), FX Options, and Market Risk were daily discussion points. Strong finance professional with a Bachelor's and Master's degree focused on Economics from the University of Essex.

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