

**Westminster Business Forum policy conference:**  
**Next steps for the UK insurance sector - regulation, policy and market growth**  
*Timing: Morning, Tuesday, 14<sup>th</sup> October 2025*  
**\*\*\*Taking place online\*\*\***



*Draft agenda, subject to change*

- 8.30 Registration
- 9.00 **Chair's opening remarks**  
Senior Parliamentarian
- 9.05 **Assessing outcomes from the Financial Services Growth and Competitiveness Strategy and implications for the UK insurance market**  
Senior commentator  
Questions and comments from the floor
- 9.30 **Strengthening consumer outcomes and improving protection**  
**Rocio Concha Galguera**, Director, Policy and Advocacy, and Chief Economist, Which?
- 9.40 **Priorities for market development, sector growth, safeguarding consumers, and regulatory reform**  
*implications of the Financial Services Growth and Competitiveness Strategy and wider Industrial Strategy / developing a UK captive insurance market and use of protected cell companies / reform of the Insurance Linked Securities framework and expanding access to capital markets / simplifying conduct rules, product governance and fair value requirements / addressing regulatory burden and ensuring proportionality for smaller firms / implications of FCA work on premium finance and pure protection markets / improving pricing transparency and fairness while supporting innovation and access / enabling export opportunities and building inter-market partnerships*  
Senior representative, insurance  
Senior representative, policyholder  
Senior representative, legal  
Senior representative, industry
- 10.05 Questions and comments from the floor
- 10.30 **Consumer and conduct-focused regulation - supporting fairness and transparency**  
**Caroline Gardner**, Head, Retail Lending, Financial Conduct Authority  
Questions and comments from the floor
- 10.55 **Chair's closing remarks**  
Senior Parliamentarian
- 11.00 Break
- 11.10 **Chair's opening remarks**  
Senior Parliamentarian
- 11.15 **The role of technology in enabling broader strategic goals - resilience, fraud detection, and competitiveness**  
Senior representative, innovation
- 11.30 **Long-term resilience in the UK insurance sector - implementation of Solvency UK, risk management, and workforce development**  
*implementation of Solvency UK and outcomes from the Life Insurance Stress Test / strengthening operational and cyber resilience across firms and supply chains / managing capital requirements and model validation within resource constraints / tackling fraud and economic crime, including implementation of the Economic Crime and Corporate Transparency Act 2023 / adoption of new technologies and AI, and supporting clarity and fairness in governance / workforce sustainability, skills development, inclusion and cultural change / attracting and retaining talent in the context of reputational challenges / role of innovation, start-ups and infrastructure renewal in supporting sector growth*  
Senior representative, resilience  
Senior representative, insurance  
Senior representative, SME  
Senior representative, sustainability  
Senior representative, skills
- 12.00 Questions and comments from the floor
- 12.30 **Next steps for advancing risk management and priorities for the continued implementation of Solvency UK**  
Senior representative, regulation  
Questions and comments from the floor
- 12.55 **Chair's and Westminster Business Forum closing remarks**  
Senior Parliamentarian  
**Thomas Howard**, Westminster Business Forum