

**Westminster Business Forum policy conference:
Next steps for the UK insurance sector - regulation, policy and market growth**

Timing: Morning, Wednesday, 2nd September 2026

Taking place online



**WESTMINSTER
BUSINESS
FORUM**

Draft agenda subject to change

- 8.30 Registration
- 9.00 **Chair's opening remarks**
Senior Parliamentarian
- 9.05 **Next steps for insurance market regulation - supporting growth, innovation and consumer outcomes**
Andrew Ruddle, Interim Head, Department for Insurance Market Analysis and Policy, Financial Conduct Authority
Questions and comments from the floor
- 9.30 **Assessing priorities for insurance market reform - regulation, innovation and competitiveness**
implementation of FCA PS25/21 insurance simplification rules | PRA 2026 Insurance Supervision priorities, including resilience, stress-testing and climate risk planning | scope of regulatory simplification for commercial, specialist, bespoke and wholesale insurance markets | conduct and prudential requirements, including areas of overlap and operational complexity | proportionality for specialist and scaling firms | responsible adoption of AI and data-driven technologies in underwriting, pricing and claims management | early indications from Scale-up Unit support and regulatory engagement | coordination of policy and regulatory initiatives with broader financial services growth and competitiveness ambitions | operational considerations for innovation, insurtech partnerships and digital transformation
Felicity Alvey, Programme Director, ClimateWise, Cambridge Institute for Sustainability Leadership
Nicholas Berry, Partner, Norton Rose Fulbright
Senior representative, general insurance
Senior representative, life insurance
Senior representative, technology
Questions and comments from the floor
- 10.20 **Next steps for the UK's captive regime - competitiveness, proportionality and the future of risk transfer**
Senior representative, industry
Questions and comments from the floor
- 10.45 **Insurance, pensions and investment in UK productive assets - growth objectives, policyholder protection and sector priorities**
Senior commentator
Questions and comments from the floor
- 11.10 **Chair's closing remarks**
Senior Parliamentarian
- 11.15 Break
- 11.25 **Chair's opening remarks**
Senior Parliamentarian
- 11.30 **Protection gaps and underinsurance - strategies for improving awareness, access and affordability**
Senior representative, intermediary
Questions and comments from the floor
- 11.55 **Retail insurance markets - fair value, access to cover, claims outcomes and consumer redress**
Senior representative, consumers
- 12.05 **Priorities for delivering consumer outcomes - product design, distribution and workforce capability**
Consumer Duty focus areas and implications for firm conduct and product design | balancing innovation in insurance products and distribution with regulatory oversight and consumer trust | responding to FCA expectations on fair value, consumer understanding and outcomes monitoring | implications of the FCA's work on premium finance, pure protection distribution, and home and travel insurance | evaluation of claims outcomes, redress and options for future market intervention | practical lessons from recent FCA market reviews and supervisory engagement | implications of targeted support for firms, brokers and intermediaries, including authorisation, consumer segmentation and compliance | accessibility, customer understanding and fair treatment in digital-first channels | managing change across product design, distribution and claims handling frameworks
Matthew Connell, Director, Policy and Public Affairs, Chartered Insurance Institute
Senior representative, retail insurance
Senior representative, broker
Senior representative, innovation
- 12.30 Questions and comments from the floor
- 12.55 **Chair's and Westminster Business Forum closing remarks**
Senior Parliamentarian
Thomas Howard, Westminster Business Forum