

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

Timing: Morning, Wednesday, 2<sup>nd</sup> September 2026

\*\*\*Taking place online\*\*\*



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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  
**Keith Davies**, Group Chief Risk and Compliance Officer, Admiral Group  
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