

Westminster Business Forum policy conference:

Next steps for the UK insurance sector - regulation, policy and market growth

Timing: Morning, Tuesday, 14th 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
Aaron Le Marquer, Partner and Head, Policyholder Disputes, Stewarts Law
Senior representative, insurance
Senior representative, policyholder
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, Insurance, 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**
Lord Hunt, Shadow Minister, Department for Business and Trade
- 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**
Lord Hunt, Shadow Minister, Department for Business and Trade
Thomas Howard, Westminster Business Forum