



Learning & Development Conference

Hosted by

**The Insurance Institute of Sussex &
The North Downs Insurance Institute**

**The Pavilion Suite
Lingfield Park Resort
Racecourse Road
Lingfield
RH7 6PQ**

Thursday 18 October 2018

Introduction

Welcome to the 2018 Sussex and North Downs Regional Conference. Today's event promises to deliver a great day of professional development and networking with your fellow members and professionals. An outline of the event's agenda is detailed below and you can read more about the sessions overleaf.

Please let us know what you think of the event by completing the online feedback form via the link sent to you afterwards. We would welcome constructive feedback on how to make the event as useful as possible to our delegates. Your CPD certificate will be available to download after you have submitted your feedback.

We hope you have a fantastic day.

The Insurance Institute of Sussex

North Downs Insurance Institute

Thank you to our conference sponsors, Fire Investigations UK and Zurich.



Agenda

08.45 – 09.30	Registration, refreshments and networking
09.30 – 09.35	Welcome <i>Gabriella Hobart, Zurich, & North Downs Insurance Institute President</i>
09.35 – 10.20	Autonomy and Motor Insurance – What happens next <i>Ian Kemp, Commercial Motor Underwriting Director, RSA</i>
10.20 – 11.05	Exploiting emerging technologies within Insurance: Chasing the pot of gold <i>Jamie Macgregor, CEO, Celent</i>
11.05 – 11.20	Refreshment Break
11.20 – 11.50	Panel discussion with Q&A on topical issues <i>Panel host: Gabriella Hobart</i> <i>Panellists : Ian Kemp, Jamie Macgregor and Rod Carver</i>
11.50 – 12.35	Dealing with the unreliability of liability <i>Rod Carver, Senior Risk Consultant, Zurich</i>
12.35 – 13.20	Networking Lunch
13.20 – 14.05	The Iron Mountain Data Storage Warehouse Fire (2006) <i>Dr Peter Mansi, Partner, Fire Investigations UK</i>
14.05 – 14.50	Business Interruption <i>Ian Smith, Senior Underwriter - Property, Aviva</i>
14.50 – 15.05	Refreshment Break
15.05 – 15.50	Mental health at work – we all have a role to play <i>Faye McGuinness, Head of Workplace Wellbeing Programmes (Strategy & Development), Mind</i>
15.50 – 15.55	Closing address <i>Lizzy Dunning, NFU Mutual & Insurance Institute of Sussex President</i>
15.55	Conference closes



Session Content Outlines and Learning Objectives

Autonomy and Motor Insurance – What happens next

Lifting the bonnet on the technological developments across Motor and views on forthcoming Autonomy, and the resultant impact on the Motor Insurance Market.

By the end of this session, delegates will be able to explain:

- what we mean by ADAS, and how we can define Assisted and Autonomous driving, and the difference to fully automated vehicles
- the timescales for Autonomous Vehicles to be on the UK streets and the potential barriers to adoption
- the likely impacts on Underwriting, Pricing and Claims from the rise in Automation

Exploiting emerging technologies within Insurance: Chasing the pot of gold

The world of technology continues to advance at a pace. Insurers are not immune to the potentially disruptive effects of this technology, especially in the fields of AI, platform, and distributed ledger technologies. However, genuine traction and time-to-value for some of the concepts remain uncertain. Which show the greatest promise? Which deserve more caution and how might their impact be felt? Jamie will draw on Celent's research to explore these questions.

By the end of this session, delegates will:

- have a better understanding of emerging technologies such as these, on insurance
- be able to articulate their impact and where uncertainty still lies
- be able to start reflecting on their current state to evaluate where further opportunities may exist

Dealing with the unreliability of liability

Liability losses can be difficult to predict, and potentially difficult to prevent. We need our customers to identify and manage their liability risks, and need to be able to recognise their ability to do this. This session uses a number of case studies to illustrate the variability of loss outcomes, whether they are foreseeable; and identify the essentials of effective risk management in liability lines.

By the end of this session, delegates will:

- appreciate the difficulties of predicting the outcome of a given set of real life circumstances
- understand the 'Swiss cheese' model and its representation of loss occurrence and risk control
- understand and recognise the key elements of good liability risk control
- understand the importance of management systems and the way that they provide consistency against fluctuating circumstances and levels of risk
- appreciate some of the different risk management challenges in employers', public and products liability

The Iron Mountain Data Storage Warehouse Fire (2006)

A fire occurred in a new and fully sprinklered warehouse with 4 hour fire separation walls between its three bays, destroying the whole structure and its contents. Where does a fire investigator start with such physical destruction?

By the end of this session, delegates will be able to understand:

- the importance of a fire investigation time line
- what the three phases of a fire investigation involve
- why fire investigations are time-consuming and expensive

Business Interruption

The overall theme is centred on “getting the cover right” and the key learning points will focus on **understanding and being able to explain:**

- the financial risks to businesses arising from damage to property
- cover provided by the Standard BI policy
- the difference between Insurance and Accountancy definitions of Gross Profit
- the essential cover considerations in setting up a Business Interruption cover
- cover extensions that are available under a BI policy.

By the end of this session, delegates should have an improved understanding of business interruption cover and features, in particular:

- the financial risks to businesses arising from damage to property
- cover provided by the standard BI policy
- defining “income” and the difference between Insurance and Accountancy definitions of Gross Profit
- the essential cover considerations in setting up a Business Interruption cover
- cover extensions that are available under a BI policy

Mental health at work – we all have a role to play

With 300,000 people losing their jobs each year due to poor mental health, it’s never been more important for business to tackle this issue. Whether you’re a business owner, employer, line manager or employee you have a role to play in making mental health at work a priority. This workshop will provide delegates with information, guidance and best practice examples of how to do this.

By the end of this session, delegates will:

- understand about the current picture of mental health at work
- understand the role employers need to play in making mental health a priority, including the 10 Thriving at Work standards they need to implement
- know the key tips on how to look after their own, and their colleagues’, mental health at work
- understand what tools and resources they can access to support mental health at work