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global leaders forum
2011

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WELCOME FROM THE EDITOR



Welcome to the Global Leaders Forum, and thank you for joining us for what promises to be an exciting, interesting and thought-provoking day.

There are so many conferences in the insurance market where speakers declaim to the audience from on high. We wanted to do things differently. We want today to be about discussion and debate of the really important issues, with the audience as involved as the speakers. And you won't find any PowerPoint presentations here today!

I'm thrilled that today's line-up offers plenty of chances for you to get involved. We'll be asking you questions throughout the day with our interactive polls, and we'll also be looking to you to ask questions from the floor. Don't be shy – today is all about the exchange of experience and ideas, so there's no room for shrinking violets!

And there certainly aren't any of those among our expert panellists. We open the morning with a chief execs panel, comprising Michael Casella of Chubb, Andrew McKee of Mitsui Sumitomo, Ray Cox of Brit and Martin South of Marsh. They'll be talking about the apparently never-ending soft market, and coping strategies in these tough economic times.

Then we'll be looking beyond the UK with our second debate on international competitiveness and the London market. We're lucky to welcome Endurance's Ken Le Strange, Alterra's Marty Becker and Hyperion Group's David Howden to give us an international view.

Finally, we'll turn to the thorny issue of regulation. Former rogue trader Nick Leeson and HBOS whistleblower Paul Moore will join Groupama boss Francois Xavier Boisseau and regulation consultant Branko Bjelobaba to ask whether we have learned the lessons of the 2008 financial crisis. They're ready to take your questions too.

I hope you enjoy the day, and I hope to speak with you at one of our informal networking breaks.

ELLEN BENNET

EDITOR IN CHIEF,
INSURANCE TIMES AND GLOBAL REINSURANCE



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A WORD FROM INSURANCE TIMES



When we put together this year's Global Leaders Forum programme, we *thought* we'd selected the business-critical issues preoccupying UK General Insurance for our plenary sessions – Rates & Market Strategies, London Market Competitiveness and Regulation & Risk – but we didn't expect UBS' rogue trading woes to be making the point so vividly. Another reminder that times change, but human, organisational and process failings have a horrible habit of repeating themselves. The challenges our industry faces in this regard are not trivial, as we know, even whilst we (rightly) insist on being understood as distinct from banking (in all its guises). The other key themes for this year are E-Trading and Fraud in Personal Lines: for me personally, after nearly four years working on Insurance Times, it's interesting to note that though both these to-do items are far from 'new', it feels like we're approaching tipping-points for both. As Insurance Times, we view our role not just as commentator, analyser and reporter – but importantly as facilitator. In its 4th year, the Global Leaders Forum has moved on in format again, deliberately to reflect the realities you face as industry influencers and leaders. Ellen and the team have created a compelling 'buffet' of plenary and focused sessions, good enough (we hope) to earn your time commitment. The spirit of all the sessions is one of engagement, reflection and debate *with each other*: you are not being presented to or spoken at. And whilst there is still great networking time, we're making the most of your time and finishing early at 3.45pm. Have a great day, and as always, let us know how we do.

SHÂN M MILLIE
PUBLISHING DIRECTOR,
INSURANCE TIMES

AUDIENCE FEEDBACK

SPONSORED BY



Each debating session will finish with 'real time' audience feedback – capturing industry news in the making.



global leaders forum

ITINERARY AT A GLANCE

09.15 – 10.45

Rates & Market Strategies

Panel

Andrew McKee | CEO | Mitsui Sumitomo Insurance Group

Martin South | CEO | Marsh

Michael Casella | CEO | Chubb Europe

Ray Cox | UK Chief Executive | Brit Insurance

11.45 – 13.15

London Market Competitiveness & Global Operations

Panel

David Gittings | Chief Executive | Lloyd's Marketing Association

David Howden | Chief Executive | Hyperion Insurance Group

Ken Le Strange | founder and former Chairman | Endurance

Marty Becker | President and CEO | Alterra

14.15 – 15.45

Regulation & Risk

Panel

Nick Leeson | the original Rogue Trader

Paul Moore | Partner | Moore, Carter & Associates | *former HBOS whistleblower*

Branko Bjelobaba | Regulation and Compliance Consultant | Branko Limited

Francois-Xavier Boisseau | CEO | Groupama

07.30 – 09.00

CEO Breakfast

By invitation only.

Hosted by



07.30 – 09.00

Claims Directors Breakfast

By invitation only.

Hosted by



10.45 & 13.15

Fraud: what are we doing about it?

GROUP DISCUSSION

Hosted by



10.45 & 13.15

E-Trading: embracing the online opportunity

GROUP DISCUSSION

Hosted by



RATES & MARKET STRATEGIES

09.15 – 10.45

- The continuing soft market: what will it take to turn the market; is this the end of the market cycle?
- The impact of the global economy on the insurance market
- Changing insurer-broker relationships; what should the remuneration model be and who owns the client?
- How to succeed in the competitive environment; is specialisation the answer?
- What do clients want?
- The impact of technology on the business of insurance



Andrew McKee

Now | Andrew joined Mitsui Sumitomo Insurance Group in 2009 as the Chief Executive Officer of Mitsui Sumitomo at Lloyd's, and took on the additional role of CEO of Mitsui Sumitomo Insurance Europe Ltd in 2011. Mr McKee is a current member of the Nuclear Pool.

Then | Born in Dublin in 1966, Andrew attended Trinity College and graduated in 1986 with a BA (Hons) in Economics and Geography. He joined Chubb in 1991, moving to the London office in 1996 as UK/Ireland Underwriting Manager and, from 2004 onwards, was London Branch Manager.



Martin South

Now | Martin re-joined Marsh in 2007 as the Chief Executive Officer of Marsh Ltd, and took on the additional role of CEO of Marsh Brokers Ltd in 2010. Mr South is a current member of the Forum of Young Global Leaders.

Then | Born in Africa in 1965, Martin was raised and educated in the United Kingdom. He joined the Minet Group in 1983, moving in 1985 to Marsh & McLennan Companies' UK broking unit, C T Bowring (later to become Marsh)



Michael Casella

Now | Michael is Chief Executive Officer of Chubb Insurance Company of Europe, a position to which he was appointed on 1 May 2009.

Then | Michael was born and educated in the USA. Throughout his 28 year career with Chubb, Michael has held a variety of management roles in Chubb's operations in the USA, Europe and Asia.



Ray Cox

Now | Ray is Chief Executive of Brit Insurance's UK strategic business unit. He joined as UK Underwriting Director in late 2006 and took up his current role in 2010. He is a board member of Brit Insurance Limited and Brit Syndicates Limited.

Then | Ray began his UK insurance career at Royal & Sun Alliance Group (RSA) and spent over 30 years there, latterly as UK Director of Underwriting and Risk.

LONDON MARKET COMPETITIVENESS & GLOBAL OPERATIONS

11.45 – 13.15

- What makes a market competitive? Is London still the world's foremost centre of insurance – or has this shifted to other territories such as Bermuda? What makes Lloyd's special, and are these qualities still relevant and unique to that market?
- How swiftly can capital respond to market needs in Lloyd's, London and other jurisdictions?
- How important are capital security, national regulatory and tax regimes in determining competitiveness?
- Is it correct to think in terms of separate national markets, or should all insurers be thinking and acting as global operations?
- Could the "Class of 2001" or "Class of 2005" ever happen again, or has the market evolved beyond such responses to crises?
- What does the current economic turmoil mean for the insurance industry globally?



David Gittings

Now | David became Chief Executive of the Lloyd's Market Association in December 2006

Then | David's early career was spent in the London Stock Exchange where he contributed towards the modernisation of the market which resulted in 'Big Bang' in 1986. He was Director of Regulation at Lloyd's of London from 1995 to 2002.



David Howden

Now | David is Chief Executive of The Hyperion Group

Then | David started his career as an insurance broker at Alexander Howden in 1980 and has over 25 years' experience in Lloyd's and the London and overseas markets. David founded the Group in 1994.



Ken Le Strange

Now | Kenneth J. LeStrange recently retired as Chairman of Endurance Specialty Holdings Ltd. and had served as the company's Chairman, President and Chief Executive Officer since its formation in 2001 through March of 2010.

Then | Prior to founding Endurance, Mr. LeStrange held a number of executive positions with Aon Corporation; including Chairman and CEO of Aon Risk Services, Chairman and CEO of Alternative Markets, and Chairman of Aon Capital Markets during his four year tenure. Earlier in his career, Mr. LeStrange was an executive at American Re-Insurance Company, where he served as Executive Vice President and President and CEO of Am-Re Managers, Inc.



Marty Becker

Now | W. Marston (Marty) Becker currently serves as President and Chief Executive Officer of Alterra Capital Holdings Limited following the merger of Max Capital Group and Harbor Point in May 2010.

Then | From 1996 to 1999, Becker was Chairman and Chief Executive Officer of Orion Capital Corporation, until its sale in 1999 to Royal & SunAlliance, where he then served as Vice Chairman and a Director of Royal & SunAlliance USA until 2000. He was President and Chief Executive Officer of an Orion Capital subsidiary from 1994 to 1996.

REGULATION & RISK

14.15 – 15.45

- Have we learned the lessons from the 2008 financial crisis?
- How could the recent UBS rogue trader have operated for so long undetected?
- Could similar problems be lurking in insurance companies?
- What would global regulators have to do to stamp out such incidents?
- Do regulators have the necessary skills to take on industry?
- Is there any such thing as “too big to fail”?



Nick Leeson

Now | Nick Leeson has proved his resilience and been able to capitalise on his experiences. Paid a substantial fee for the newspaper serialisation of his book in The Mail, the story was then turned into a film, Rogue Trader, starring Ewan McGregor. During 2001 he undertook a Psychology degree and Nick now presents talks to companies on Risk Management.

Then | In the early 1980s, Nick Leeson landed a job as a clerk with royal bank Coutts, followed by a string of jobs, ending up with Barings. In his wake he had wiped out the 233 year old Baring investment Bank. The \$1.3 billion dollars of liabilities he had run up was more than the entire capital and reserves of the bank.



Paul Moore

Now | Paul is a UK lawyer and one of the country's leading specialists in risk management and regulatory affairs in the financial sector. The former HBOS whistleblower is a partner at Moore, Carter & Associates.

Then | With twenty-five years experience of UK and other regulatory regimes Paul has a record of success in both industry (fifteen years) and professional services (ten years including seven as Partner at KPMG).



Branko Bjelobaba

Now | In 2003 Branko formed Branko Ltd, an award winning (Complinet 2007 winner of the Practical Compliance Advice Award) compliance consultancy with a prestigious appointment as an approved BIBA compliance provider.

Then | Branko Bjelobaba started his career in the general insurance industry in December 1987. After seven years' experience with two insurers (General Accident and Pinnacle), and four years with an insurance broker (Oriol Group), he led over 400 separate intermediary audits under the ABI Code of Practice and GISC Rulebook whilst at PricewaterhouseCoopers.



Francois-Xavier Boisseau

Now | François-Xavier joined Groupama Insurances as Managing Director in 2003 and was appointed Chief Executive Officer in November 2007.

Then | François-Xavier Boisseau joined the AXA Group in 1990 from SNPE. In 1993 he moved to the UK with AXA Insurance UK where he held various senior positions, including Director of Customer Service. In 1998 François-Xavier moved to AXA Global Risks as Deputy Managing Director, and he returned to AXA UK as Director of Underwriting and Claims in 2000.



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FRAUD: WHAT ARE WE DOING ABOUT IT?



Chair | **David Blackman** | Deputy Editor | Insurance Times

PLEASE BOOK YOUR PLACE AT THE WELCOME DESK

PANEL AND GROUP DISCUSSION ONE

10:45 – 11:45

Refreshments and pastries on arrival

PANEL

David Williams | Managing Director of Claims | AXA Commercial Lines

Eric Galbraith | Chief Executive | BIBA

John Beadle | UK Counter Fraud Manager | RSA

PANEL AND GROUP DISCUSSION TWO

13:15 – 14:15

Lunch and refreshments on arrival

PANEL

Eric Galbraith | Chief Executive | BIBA

Stephen Roberts | Claims Director | Brit insurance

Steve Gaywood | Head of Counter Fraud Product | Axa Personal Lines

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E-TRADING: EMBRACING THE ONLINE OPPORTUNITY

In a few short years, technology has already revolutionised the insurance market and there are even more changes to come. As more and more customers are using the technology that's available, the insurance industry faces a whole new set of challenges.

How do we persuade an industry built on tradition to take advantage of the technology that's out there? How do we demonstrate the value of adapting to the digital world and the consequences of being left behind? Is there a consensus that the digital revolution can add value to the industry and if not why not?

This debate will explore these challenges and ask what steps our industry should be taking to exploit the online opportunity for the mutual benefit of all to create that shift.



Chair | **Saxon East** | Deputy Editor | Insurance Times

PLEASE BOOK YOUR PLACE AT THE WELCOME DESK

PANEL AND GROUP DISCUSSION ONE

10:45 – 11:45

Refreshments and pastries on arrival

PANEL

Anna King | Business Manager Commercial On-line | Aviva

Sam Hudson | Head of Broker Personal Lines | Aviva

Martin McLachlan | Managing Director | Polaris UK Limited

PANEL AND GROUP DISCUSSION TWO

13:15 – 14:15

Lunch and refreshments on arrival

PANEL

Anna King | Business Manager Commercial On-line | Aviva

Sam Hudson | Head of Broker Personal Lines | Aviva

Martin McLachlan | Managing Director | Polaris UK Limited



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MEET OUR EXHIBITORS



Ordnance Survey is Great Britain's national mapping agency, providing the most accurate and up-to-date geographic data, relied on by government, business and individuals. Less than 10% of our data now comes from paper maps, the remainder is from digital data; more and more insurers are now starting to benefit from location intelligence.

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Ordnance Survey has also sponsored the Insurance Times CEO Breakfast



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- Without SSP's technology there would be none of the responsiveness, flexibility & choice which the insurance distribution chain depends on to service its consumers.
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- SSP's solutions resolve the most complex problems in the industry – from improving the effectiveness of underwriting to aggregation of channels, policy administration & product distribution.
- SSP changes the way insurance is distributed & traded, stripping out cost & improving service at every point along the supply-chain – helping shape a better industry for all.

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Talent: Over 750 of the most talented IT professionals

Technology: The broadest range of capabilities

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Baringa Partners is a leading management consultancy that specialises in the energy, financial services and utilities markets in the UK and continental Europe. We partner with blue chip companies when they are developing and delivering key elements of their business strategy.

Baringa works with organisations either to implement new or optimise existing business capabilities relating to their people, processes and technology. The focus of our Financial Services practice is on Retail and Corporate Banking, Insurance, Capital Markets and Investment Management. Our Energy and Utilities practice specialises in Assets and Asset Optimisation, Energy Trading and Risk Management, Retail and Customers, Market Design and Networks, Distribution and Metering.

Baringa Partners was named as the Best Place to Work in the UK for the second consecutive year by the Great Place to Work® Institute, and ranked 18th by The Sunday Times in its list of 100 Best Small Companies to Work For, reaffirming its status as a leading people-centered organisation.



AXA Insurance is one of the largest general insurers in the UK, offering a broad range of both Commercial and Personal products distributed predominately through brokers.

On the personal lines side, AXA Insurance underwrites a range of products such as motor and home insurance and is the largest travel insurer in the UK. AXA also underwrites a number of products for some of the UK's best known brands.

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- We're one of the UK's top ten most valuable brands
- With our Standard and Poor's rating of AA-, we can provide financial stability
- Our 2011 Interim Results show strong general insurance results. UK general insurance operating profit has increased to £242 million, up 6%, sales are up 14% to £2,222 million and the COR improved to 96%

Over the last few years online has become a hot topic within our industry. Join us for the E-Trading debate at 10:45 and 13:15 to discuss how our industry embraces the online opportunity.

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FRAUD CHARTER

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- Outline what the industry can do to boost its own efforts to tackle fraud
- Find ways for the industry to work together more effectively to address the issue
- Disseminate more widely the great work the industry is already doing to tackle fraud

Sign up today to show your support, have your say and be part of the Insurance Times Fraud Charter



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Adele Rand	Business Development Director, Peter Best Insurance Services Limited	David Sweeney	Director – Commercial & Personal Lines, Sterling Insurance
Adrian Brown	CEO, RSA Insurance Group	David Partington	Retail Managing Director, Towergate Insurance
Adrian Butland	Mazars LLP	David Foster	Head of Financial Planning & Analysis, Chaucer Syndicates Ltd
Alex Vleming	Director, Rothschild	David Richards	Financial Service Compensation Scheme Change Programme Director
Alissa VanBrunt	Head of Claims, Xbridge	David Walsh	Managing Director, CFC Underwriting
Ana Soriano	Manager, Baringa	Duncan Goodfellow	Branch Director – Birmingham, Aon
Andrea Viera	Divisional Director, BMS Intermediaries	Ed Finch	Managing Director, MRIB Group
Andrew Golby	Director of Pricing & Underwriting, RBS	Elaine Banks	Head of Compliance, MDUSL
Andrew McKee	CEO, Mitsui Sumitomo Insurance Group	Eric Galbraith	Chief Executive, BIBA
Andrew Kendrick	CEO, ACE European Group	Erin He	Finance Manager, RBS
Andrew Catlings	Senior Analyst, Catlin	Francois-Xavier Boisseau	CEO, Groupama
Andrew Powell	Director, Heartland Group	Geoffrey Arber	Director, Warrior Square Limited
Anna King	Business Manager Commercial Online, Aviva	Graham Lambourne	Claims Director, XL Capital
Angela Darling	Solvency II Programme Manager, Marketform Managing Agency Limited	Graham White	Managing Director, Russell White Marine Ltd
Angela Treen	Finance Director, Alwen Hough Johnson Limited	Huw Thomas	CEO, Acumus Ltd
Angus Sandeman	Director, Independent Services Group	Jai Mahadeshwar	Senior Risk Advisor, Rio Tinto
Barry Smith	CEO, Ageas	Jason Harris	Chartis, Executive Director Commercial Lines
Barry Mamtora	MD, Forum Insurance	Jeff Moore	Director, Burnett Moore RM Ltd
Beena Pastakia	Group Risk & Insurance Services Manager, Genesis Housing Association	Jenny Williams	Reinsurance Broker, Guy Carpenter
Brent Escott	Managing Director, Capita	John Beadle	Head of Counter Fraud, RSA Insurance Group
Brian Abrey	Solvency II Lead, Old Mutual PLC	John Hurrell	CEO, AIRMIC
Branko Bjelobaba	Regulation & Compliance Consultant, Branko	Judy Holt	Head of UK Broker Development, QBE
Carl Kearney	Chief Actuarial and Risk Officer, CNA Insurance Company Limited	Julie Tate	Head of Bike Broking (previously Director of eCommerce), ING
Carl Phillips	Head of Market Operations, Lloyds	Jenny Carter-Vaughan	Managing Director, Affinity Select Insurance Services
Charles Earle	Chief Executive, Arista Insurance	Jeremy Miles	UK & Ireland Manager, Chubb Europe
Charles Norton-Smith	Managing Director, Macquarie Group	Jeremy Stephenson	Director – Marketing & Development Mitsui Sumitomo
Chris Loveland	Affinity Select Insurance Services	Julius Attwood	Senior Manager, Baringa
Christine Lewis	Senior VP, WNS Assistance	Ian V Muress	Chief Executive Officer – Europe Middle East Africa & Asia Pacific, Crawford & Company
Clive Nichols	Senior Vice President Global Markets, Crawford & Company	Ian Stutz	Managing Director, Brokerability
David Gittings	Chief Executive, Lloyd's market Association	Ken Le Strange	Former Chairman, Endurance
David Howden	Chairman, Hyperion Insurance Group	Kirstin Duffield	Managing Director, Morning Data
David Newman	Chief Executive, Carole Nash	Len Lesflores	Vice President, Lexington Insurance Company
David McKee	Researcher, JP Morgan	Lena Schur	Marketing, Mitsui Sumitomo
David Russell	Director of Risk and Governance, Barbican Insurance	Lorraine Adlam	Chairman Howden Insurance Brokers Ltd
David Williams	Managing Director of Claims, AXA	Lynette Styler	Consultant, Tradex Insurance
David Wilson	Partner, Baringa		



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DELEGATE LIST

Malcolm Smith	Commercial Lines Director, Groupama	Philip Seaman	Director, Senator
Martin Ashfield	Head of Commercial Property Claims, AXA	Ray Cox	UK Chief Executive, Brit Insurance
Martin McLachlan	Managing Director, Polaris UK Limited	Richard Brocklebank	Senior Account Manager, Ordnance Service
Martin Richards	European Communications Manager, Chubb Europe	Richard Nathan	Head of Corporate Property, Mitsui Sumitomo
Marty Becker	CEO, Alterra	Sam Hudson	Head of Broker Personal Lines, Aviva
Matthew Gooda	Insurance Manager, AngloAmerican plc	Sabine Vanderlinden	Global Head of Value Propositions, SSP
Matthew Temme	UK Operations Manager, Catlin Insurance	Sarah Faraway	Group Ops Director, Catlin Insurance
Mhairi Claire Gordon	Senior Product Strategy Manager Insurance & Protection Products, National Australia Bank Group	Sarah Adams	Financial Services Sector Manager, Ordnance Survey
Michael Casella	CEO, Chubb Europe	Stephanie Cryer	Property Manager (UK & Ireland) – Major Risks, Ace Group
Michelle Leach	Marketing, Mitsui Sumitomo	Stephanie Taljancic	Group Risk Manager, Catlin
Martin Oliver	Chief Executive, Barbon	Stephen Lathrope	Managing Director – Insurer Division, SSP
Martin South	CEO, Marsh	Stephen Roberts	Head of UK Claims, Brit Insurance Holdings
Martin Wright	Managing Director, Towergate Specialist Markets	Stuart Reid	CEO, Bluefin Group
Matt Green	President, Birmingham Insurance Institute and MD, IDEX	Stephen Solly	Managing Director, Braddons Limited
Mike Eld	Client Relationship Manager, Howden Insurance Brokers Ltd	Steven Gaywood	Head of Counter Fraud Product, AXA Personal Lines
Mike Keating	MD Intermediary & Partnership Sales, AXA Personal Lines	Steven Haasz	Senior Vice President, Chief Operations Director, Chubb Europe
Miles Ritchie	Consultant & Marketing Manager, Electrical Contractors' Insurance Holdings Limited	Stuart Payne	Vice President, UK/Ire Underwriting Service Centre Manager, Chubb Europe
Neil Hitchcock	Production & Marketing, Tyser & Co. Ltd	Stuart Winter	Operating Officer, JLT
Nick Leeson	Consultant	Suzanne Renton	VP Head of Regulation, Lexington Insurance Company
Panag Adata	Moneywise Investments PLC, Managing Director	Teresa Barrett	Underwriter – Corporate Property, Mitsui Sumitomo
Paul Harvey	AXA Personal Lines, Public Relations Manager	Tim Ablett	Chairman or Non Executive Director, NED of InterHannover, Hastings Insurance, Europ Assistance, Age UK Enterprises”
Paul Moore	Partner, Moore Carter & Associates	Tim Bowling	Claims Director, Towergate
Paul Smith	Managing Director, Gallagher Heath Insurance Services	Tim Coles	Chief Executive Officer, Howden Broking Group
Paul Upton	CEO, Evolution Underwriting	Tim Worboys	Director – Strategy and Business Development UK Personal, RSA Insurance Group
Paul Wildman	Partner, Baringa	Tony Prior	Director Asset & Risk Appraisal, American Appraisal UK Ltd
Paula Wilson	Vice President – Communications and Marketing, XL Services UK Limited	Tony Tarquini	Head of Financial Services, Capita
Peter Dalton	Claims Director, Cooper Gay & Co Ltd	Vincent Giraud	Vice President, BNY Mellon
Peter Staddon	Technical Director, Devitt Insurance Brokers	William S James	Director Corporate Finance, LCF Edmond de Rothschild Securities Limited

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