



BIBA 2012

CONFERENCE & EXHIBITION
Manchester Central. May 16-17

SHAPING

OUR FUTURES

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Join us in Manchester and help shape the future of our sector



2012 could prove to be a pivotal year for the UK on both a global and a macro scale. By conference time we may have a better idea of the future direction of the European Union and the size and strength of the Eurozone. How this will affect the UK and how much a part we will continue to play in the politics of the new Europe will depend on far too many variables for us to predict. But the ramifications for us of our leaders' failure to deal with the mounting sovereign debt crisis could be so profound they will linger for a generation. In times of dramatic change it is tempting to think about burying our heads in the snow and hope the icy winter winds blow over as quickly as possible. Tempting but highly irresponsible.

It is our job to provide the leadership to ensure that, once the economic cycle turns, as it eventually must, our sector is in the strongest possible shape to turn disadvantage into opportunity. Along with the rest of UK plc, we should take this chance to cut out the dead wood of restrictive thinking, to cut bureaucracy, to limit the negative impact of an over-regulated world on our abilities to provide real consumer choice. We need to free up the entrepreneurs in all of us and to recognise that the facebook generation will be tomorrow's business leaders. Some parts of the insurance industry have taken too long to get to grips with technology. Business opportunities are out there – but they may not look like they used to. Time to wake up and get connected!

Which brings me back to BIBA and our plans to be more effective. 2012 will be a pivotal year for us too. We have a new Chairman in Andy Homer, who I'm sure will be very involved in the conference and in helping us to set objectives for the coming years. To guide us in this process the results of the member survey will be available soon and will no doubt become enshrined in our 2012 Manifesto. Our aim is to mould BIBA into the most effective lobbying and member association in the UK.

So meet us in Manchester and tell us what you want from us. We promise to listen.

Eric Galbraith

Chief Executive



Event programme & timetable



BIBA 2012 has been accredited by the CII and can be included as part of your CII CPD requirement should you consider it relevant to your professional development needs

Wednesday May 16

08.30	Exhibition opens
10.00	Conference opens
	Welcome to BIBA 2012 Andy Homer, Chairman, BIBA Eric Galbraith, Chief Executive, BIBA
	Opening Keynote session Andrew Marr
11.15	Refreshment break and extended networking session in exhibition hall
11.45 – 12.30	Fringe sessions
12.30 – 14.00	Lunch in exhibition hall
13.00 – 13.45	Fringe sessions
14.10 – 15.00	Keynote session Shaping our Futures – the industry perspective
15.00 – 15.50	Refreshment break
16.00 – 16.50	Seminar sessions
17.30	Exhibition closes

Thursday May 17

08.30	Exhibition opens
09.30	Keynote session Shaping our Futures – Britain against the rest of the world?
10.30 – 11.20	Seminar sessions
11.20 – 12.00	Refreshment break
12.10	Closing Keynote session Sir Tim Berners-Lee
13.00 – 14.30	Lunch in exhibition hall
13.45 – 14.30	Fringe sessions
14.30	Networking session in exhibition hall
16.00	BIBA 2012 closes

The keynote presentations

Wednesday May 16



10.00 – 11.15

The Westminster Village and beyond

Andrew Marr, *Journalist and Broadcaster*

Andrew is the host of The Andrew Marr Show, BBC 1's agenda-setting breakfast programme. He also presents Start the Week on Radio 4 and occasionally appears as himself in Doctor Who.

Andrew spent five years as the BBC's Political Editor. He became best known for his unpretentious and friendly style, characterised by his highly distinctive arm-waving delivery. He has since fronted landmark series on Modern Britain and the Scottish Enlightenment.

Andrew has published a number of well-regarded books, including *A History of Modern Britain*, *The Making of Modern Britain*, *The Diamond Queen: Elizabeth II and Her People*, and *My Trade: A Short History of British Journalism*. A former editor of The Independent, he has also written for The Express, Observer and Economist. He has won numerous Columnist of the Year awards.

Andrew will also act as the host for the conference programme.



14.10 – 15.00

Shaping our Futures – the industry perspective

David Ross, *Chief Executive Officer, Arthur J Gallagher International*

Julian James, *Chief Executive Officer, Lockton Companies International and President of the CII*

Stuart Reid, *Chief Executive Officer, Bluefin*

Sean McGovern, *Director North America and General Counsel, Lloyd's*

Nick Houghton, *Managing Director, Towergate Network Division*

Debating the key issues facing the general insurance sector, we have recruited a panel at the very top of their professional careers, company leaders whose experience and influence will stretch for many years into our sector.



Thursday May 17

09.30 – 10.30

Shaping our Futures – Britain against the rest of the world?

Daniel Finkelstein OBE, Executive Editor, *The Times* and former political adviser to William Hague

Andrew Rawnsley, Chief Political Commentator, *The Observer*

Shami Chakrabarti CBE, Director of Liberty and Chancellor of Oxford Brookes University

Julie Meyer, Founder and CEO of Ariadne Capital and an online Dragon

We live in momentous times. The political and geopolitical tectonic plates are shifting. Our economy is under arguably the greatest threat since the 1920's, relations with our continental cousins are at breaking point, the US is facing its own economic stagnation and growth in the tiger economies of the East is cooling. The Eurozone is teetering on the edge of survival and the impact to the UK of any failure is a matter of serious conjecture.

Alongside these global threats, we live in an overcrowded island, in fractured societies ill at ease with each other. The riots of 2011 demonstrated forcibly that the tensions bubbling under the surface could erupt at any time. Trying to lead us out of this cauldron, we have a coalition Government consisting of two parties divided on the future direction of the UK.

To help us make sense of the issues facing us as a society and to share with us their thoughts on the likely developments for Britain in the next few years, we have a panel of experts whose views represent alternative visions of the future.



12.10 – 13.00

Where next for the World Wide Web?

Sir Tim Berners-Lee OM, KBE, FRS, FEng, FRSA

A graduate of Oxford University, Tim Berners-Lee invented the World Wide Web, an internet-based hypermedia initiative for global information sharing while at CERN, the European Particle Physics Laboratory, in 1989. He wrote the first web client and server in 1990. His specifications of URLs, HTTP and HTML were refined as Web technology spread.

He is the 3Com Founders Professor of Engineering in the School of Engineering with a joint appointment in the Department of Electrical Engineering and Computer Science at the Laboratory for Computer Science and Artificial Intelligence (CSAIL) at the Massachusetts Institute of Technology (MIT). He is also a Professor in the Electronics and Computer Science Department at the University of Southampton, UK.

He is the Director of the World Wide Web Consortium (W3C), a Web standards organisation founded in 1994 which develops interoperable technologies (specifications, guidelines, software, and tools) to lead the Web to its full potential. He is a founding Director of the Web Science Trust (WST) launched in 2009 to promote research and education in Web Science, the multidisciplinary study of humanity connected by technology.

Tim is a Director of the World Wide Web Foundation, launched in 2009 to coordinate efforts to further the potential of the Web to benefit humanity.

He has promoted open government data globally and is a member of the UK's Transparency Board.

In 2001 he became a Fellow of the Royal Society. In 2004 he was knighted by H.M. Queen Elizabeth and in 2007 he was awarded the Order of Merit.

The Telegraph ranked him first equal in the list of 100 Greatest Living Geniuses.



The seminar programme

Wednesday May 16

16.00 – 16.50

Stream 1



The 10 trends that will change your market in the next decade

David Rowan, Editor of Wired UK

David Rowan is Editor of Wired UK, the technology and trends magazine covering online brands, gadgets and the culture that surrounds them.

David has reported on technology for The Times and Channel 4 News, the latter requiring him to illustrate the new iPod Video from the set of a porn shoot! He's also written for The Sunday Times and Telegraph magazines and The Observer, and edited The Guardian's on-line content.

David curated and spoke at an exhibition of British creative talent at the Government's Cabinet Forum conference. He has also addressed the European Cultural & Creative Industries Summit and TED Global, and frequently contributes on Newsnight and the Today programme. He also writes a monthly column for GQ.

David is in touch with many of the world's leading trend-setters and trend-spotters. In speeches he looks at how the internet is disrupting almost every business sector; how apps have changed consumer behaviour, and why 'social commerce' is killing traditional marketing. He reveals the 10 trends that will change your market in the next decade - and what you should be doing now to protect yourself.

Stream 2



The next generation - ensuring a healthy future for broking

Amanda Blanc, Chief Executive, AXA Commercial Lines

Sandy Scott, Director General, CII

Jemma Nicholson, Account Executive, Swinton Commercial

Paul Sapiro, Account Executive, Griffiths & Armour

Tom French, Private Clients Claims Manager, Lark Insurance Group



Three future insurance broking leaders, members of the CII's 2012 New Generation Group, will debate, alongside two of the insurance profession's leading lights, the issues and challenges facing recruitment, retention and development of top talent across the broking profession.

The panel will consider:

- How successful are brokers at attracting new talent?
- Are we doing enough to keep our best team leaders?
- Are career paths and personal development well structured in most brokerages?
- What issues do younger brokers find most obstructive to their development?
- What more could the industry be doing to promote broking as a rewarding career choice?
- What can the profession do to help improve its reputation?



Stream 3

Motor insurance. How to make a profit

Barry Smith, Chief Executive, Ageas

David Williams, Claims & Underwriting Director, AXA

David Newman, Chief Executive, Carole Nash Insurance Consultants

Shona Robertson, Partner, H&R Insurance

Chaired by **Simon Jack**, Business Correspondent, Radio 4's Today Programme

Never before has there been such a spotlight on a sector of the insurance market. The Office of Fair Trading (OFT), Ministry of Justice (MOJ), Financial Services Authority, Transport Select Committee, MPs, the European Court of Justice (ECJ) have all been scrutinising motor insurance. They are questioning the pricing of motor cover, how it is rated, the use of risk-based pricing, the payment of referral fees, selling methods, the activities of claims farmers and accident management companies.

So with this storm of activity how can insurance brokers earn a profit in such a competitive sector and how can insurers return to underwriting profitability after 16 years of pain?

These high profile subjects will be discussed by our panel of the UK's leading insurers and brokers.



Stream 4

Healthcare. A new stream of income?

Julian Stainton, Chief Executive, WPA

Adam Beckett, Sales and Marketing Director, Aviva Health

James Freeston, Sales and Marketing Director, AXA PPP healthcare

Mike Izzard, Chief Executive, Premier Choice Healthcare

Wayne Pontin, Sales Director, Jelf Employee Benefits

Chaired by **Andy Couchman**, Editor of Protection Review

Against a background of further consolidation and reduced sales in the PMI market, our panel of the UK's most senior PMI insurers and brokers will be debating the future of private healthcare and asking how we can create an opportunity for growth and income for general insurance brokers.

These questions and more are expected to be covered in the debate:

- How can we grow the personal PMI market or is it just not worth it?
- How best to attract younger people to become PMI customers?
- Will NHS reforms benefit PMI?
- PMI - what are the threats and opportunities for brokers?
- The perception and control of patient choice



Thursday May 17

10.30 – 11.20

Stream 1

Cyber threats – how to minimise risk

Paul C Dwyer, *President International Cyber Threat Task Force, Special Advisor to NATO on Cyber Hybrid Threats*

Paul C Dwyer is an internationally recognised information security expert with over 21 years experience. He has worked and trained with such organisations as the US Secret Service, Scotland Yard, FBI, National Counter Terrorism Security Office (MI5), is approved by the National Crime Faculty and is a member of the High Tech Crime Network (HTCN).

Paul will outline the basic elements of what cyber threats are and the relationship between organised crime, terrorism and disenfranchised youth. Exploring the main threat vectors and associated risks for UK businesses, from The Cloud to Social Media, we will learn how the bad guys are embracing technology and how this underground economy is booming. Outlined with practical examples this complex subject will be quickly demystified and pragmatic steps to reduce and mitigate risks will be outlined.

Stream 2

The compliance countdown – a run down of the latest regulatory issues

Steve White, *Head of Compliance and Training, BIBA*

With changes to the regulatory architecture and the creation of the Financial Conduct Authority, the FSA's discussion paper on changes to the Client Money rules, a likely consultation on the funding model of the FSCS plus a myriad of developments at European level (including revisions to the Insurance Mediation Directive), the compliance agenda has never looked so busy!

This session, led by Steve White, will give attendees the very latest position on these and other topical regulatory issues, with time for questions from the floor.

Stream 3

Trade Credit Insurance – how can it enable trade?

Patrick Crawford, *Chief Executive, UK Export Finance*

Marc Henstridge, *Head of Risk UK & Ireland, Atradius*

Susan Ross, *Account Director, Aon Trade Credit*

Trevor Price, *Managing Partner, Credit & Business Finance Group*

Against a backdrop of depressed levels of economic activity in our traditional markets, our panel will debate how we can regenerate trade using credit insurance, both for domestic sales and export. We would expect the following questions to be covered in the debate:

- How does credit insurance support the Government initiative on increasing exports?
- Should SME's be looking to export further afield given the Eurozone debt crisis?
- How can businesses protect their credit risk?
- How does credit insurance compare with factoring? Letters of Credit?
- What do brokers offer? Are they a real alternative to an on-line comparison site?
- What are the options for exporters? How can brokers help exporters to sell on competitive terms (and win orders)?

Stream 4

What do future customers want?

Dan Moore, *Which? Magazine Lead Investigator*

Teresa Perchard, *Citizens Advice Director*

John Hurrell, *Chief Executive, Airmic*

Andy Homer, *Chairman, BIBA*

Chaired by **Paul Lewis**, *BBC Radio 4*

The session everyone selling insurance should attend.

With the reputation of the financial services industry under so much pressure, how can we be sure we have the right products and that they are sold in the right way? Is it all about price, service levels, claims, convenience, simple products and commoditisation or advice and professionalism? What does the customer of the future want from the insurance industry?

A panel of leading consumer representatives will go head to head with a senior industry all rounder, the Chairman of BIBA, Andy Homer.



The BIBA exhibition. Free entry to

There's nowhere quite like the BIBA exhibition to make fresh contacts, explore new business opportunities or get up to speed with the latest developments in the industry.

You can't beat face-to-face contact and at the largest insurance marketplace with more than 4,000 expected attendees, brokers can get weeks' worth of networking and business deals done in one or two days.

Exhibition entry is free for insurance brokers* on either or both days and there's something to benefit everyone – from the CEO to the account handler, multinationals to high street brokers.

For a full list of exhibitors visit www.biba.org.uk and click on the conference link.

**This offer applies to FSA authorised general insurance brokers and intermediaries, who sell the product(s) of one or more insurance company.*



all brokers!



ShowGizmo



BIBA

...the place is packed. The bustle and crush of people trying to get onto the big stands is, at times, quite overwhelming

Our visit to BIBA was amazingly successful and we are delighted to hear that it will be held in Manchester next year

Our team thought the conference was a fantastic event. Extremely well run in a venue fully suited to two days of exhibiting and evening networking



My first BIBA experience and it was amazing...so much fun. I want to do it all again. Comedy Store was fab!



The place is packed. An awful lot of business being done



Thanks to everyone I met at #BIBA2011. What a great event and a great bunch of people



Back home from a brilliant #BIBA2011. Great show by BIBA and the exhibitors



Excellent day at #BIBA2011. Deals done



Our verdict is #BIBA2011 was a resounding success - roll on #BIBA2012



On way back from BIBA 2011. What an amazing event. Well done BIBA!



Very impressed with all the fantastic stands at the #BIBA2011 conference



Thanks to the sponsors and BIBA yesterday for an excellent comedy night and

networking



Great conference, lots learned about our industry



Get even more from BIBA 2012 with the smartphone app!

BIBA 2011 was described as the event where the insurance industry embraced social media. Twitter was buzzing with comments from the exhibition hall and the conference theatres bringing the industry together like never before.

For BIBA 2012 the event app will play centre stage in helping attendees to find out more about each other, new products and services and what's worth knowing about in the hall.



All delegates will be invited to download the free BIBA ShowGizmo smartphone app to their iPhone, iPad, BlackBerry or Android device.



The app will give you profiles of exhibiting companies and their staff, access to downloadable brochures so you don't have to carry hard copies, a display of all #BIBA2012 tweets and an attendee list to see who's there and arrange to get in touch. Delegates will also have the opportunity to list additional information about themselves too if they wish, to really get the most out of this great new networking tool.

And even better, the app will remain live after the doors close in Manchester to give you a 'virtual BIBA 2012' in the palm of your hand for the rest of the year.

Exhibitors will be using QR codes to allow you to download additional information, company brochures, websites etc straight to your smartphone. You'll find a dedicated QR code reader included on the ShowGizmo app.



The BIBA Fun Night

The Comedy Store, Deansgate Locks
Wednesday May 16
19.30 – 00.00

Back by popular demand, the BIBA team will be returning to The Comedy Store for another sell-out night of food, drink and laughter. Once again sponsored by AXA, this has always proved to be the most enjoyable, 'let your hair down' night at the event. A sell-out in 2011, we expect to fill the venue once again to hear the best up and coming talents on the comedy circuit. Previous comics, like Sarah Millican, heard at this event in 2009 and Tom Stade in 2011 have gone on to become huge names on the mainstream comedy circuit.



Sponsored by



So don't miss out, make sure you book your ticket for this excellent evening at the same time as registering for the event.

Drinks before and during the show along with a complimentary buffet are included in the ticket price. Live music rounds off the evening.

Guests make their own way to and from The Comedy Store, located just a few minutes walk from Manchester Central.

Cost: £55 plus VAT per person. Dress: casual

Registration fees and general information

To book a place at BIBA 2012, *Shaping our Futures*, log on to www.biba.org.uk and click on the conference link.

Entry fees

Entry options	BIBA member	Brokers/other intermediaries*	Partner insurers	All others
Exhibition only entry Either Wednesday or Thursday	Free	Free	£75 + VAT	£450 + VAT
Exhibition only entry Both days	Free	Free	£150 + VAT	£800 + VAT
Conference & Exhibition Either Wednesday or Thursday	Free	£390 + VAT	£310 + VAT	£900 + VAT
Conference & Exhibition Both days	Free	£580 + VAT	£420 + VAT	£1,100 + VAT

*Applies to FSA authorised general insurance brokers and intermediaries, who sell the product(s) of one or more insurance company.

Accommodation

BIBA is holding allocations at a number of hotels near Manchester Central. For a full list and to book accommodation, log onto the accommodation website www.hoteloptions.co.uk/biba, or contact Business Bookings on 0800 1692969. Email biba@businessbookings.com

Cancellation Policy

Cancellations notified in writing to BIBA by 12 March 2012 will be refunded less an administration charge of 15% of the total fees applicable. We regret that cancellations notified after this date cannot be refunded although delegates may be substituted at any time.

Sponsors

BIBA would like to express its thanks to the Principal Sponsors for their continuing support of the event. Details of their sponsored activities are as follows:



Registration



Comedy Store evening



Business Centre and Meeting Zones





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