Europe's Most Senior Data & Analytics Event for Financial Services and Insurance

**AI is scaling. Regulations are tightening. Budgets? Not so much.**

The UK's financial services and insurance firms are in the middle of a high-stakes shift — where data leaders are being asked to deliver clarity, speed, and commercial value all at once.

**CDAO Financial Services & Insurance UK 2025** isn't another conference. It's where the ones actually doing the work come to compare notes, swap strategies, and get ahead of what's next.

## What sets this one apart:

- **Split tracks for a reason.**
Retail banking isn't reinsurance. So, we've built two focused agendas — one for FS, one for Insurance — shaped by the people in it, not by guesswork.

- **Regulation isn't background noise anymore.**
From the FCA's new mandate to DORA, PSD3, CSRD, and the AI Act — regulatory change is now a core part of the data strategy. We're tackling it head-on.

- **Economic pressure, real talk.**
Everyone's being asked to do more with less. We'll look at how sharp teams are cutting costs without cutting corners — and where they're still finding room to grow.

- **No filler. No sales pitches.**
Interactive roundtables, closed-door peer groups, and sessions that get to the point. Less fluff, more of what you wish someone had told you sooner.

- **AI that earns its keep.**
We'll separate hype from impact — from agentic AI in operations to GenAI in compliance — and show what real ROI looks like in practice.

◆ **The right room.**

Not just networking for the sake of it. You'll be in the room with people facing the same internal battles, stakeholder questions, and strategic trade-offs — and they're ready to talk.

*Get in touch with the Conference Producer for this event via* [monika.dincheva@coriniumgroup.com](mailto:monika.dincheva@coriniumgroup.com)

<u>Confirmed Speakers:</u>

- Tom Clay, *Chief Data Scientist –* **COVEA INSURANCE**
- Niraj Patel, *Chief Data Officer -* **MS Amlin**
- Peter Jackson, *Interim Global Head of Data Office –* **SCHRODERS**
- Roxanne Howdle-Rowe, *Executive Director, Group Head of Data Product & Mesh Enablement –* **UBS**
- Alexandra Winward, *Finance Data Executive* **– LLOYDS BANKING GROUP**
- Sally Bashuan, *Executive Director - Head of Global Data Governance-* **Federated Hermes**
- Ellie Kallis, *Chief Scientific Officer* **–Goodwith**
- Chris Butler, *Head of Data and Analytics –* **HSBC UK**
- Rui Hua, *Head of Data Science -* **Phoenix Group**
- Bhushan Kokate, *Chief Architect: Data, Analytics and AI –* **MS AMLIN**
- Susana Ponce Froment, *Global Head of Financial & Credit Risk –* **TIDE**
- Paul Donghha, *Head of Responsible AI & AI Strategy –* **NATWEST GROUP**
- Harleen Thethy, *Vice President of Digital Analytics –* **BARCLAYS INVESTMENT BANK**
- Avi Arnon, *VP Venture Investor –* **CITI**
- Dario Morelli, *Head of Advanced Analytics and AI –* **ADMIRAL GROUP**
- Janthana Kaenprakhamroy, *CEO –* **TAPOLY**
- Gael Decoud, *Director Data Science –* **CHETWOOD FINANCIAL LIMITED**
- Francesco Di Costanzo, *CEO –* **JAJA FINANCE**
- Rebecca Linehan, *Head of Insight at Insigh*t **- Confused.com**
- Aman Aneja, *Director of Analytics -* **Farview Equity Partners**
- Malcolm Hawker, *Chief Data Officer -* **PROFISEE**

# 9ᵗʰ September 2025
# CDAO FSI 2025

| Time | Session |
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| 08:00 – 08:45 | *Registration & Coffee in the Exhibition Area* |
| 8:45 - 8:55 | **Chair's Opening Remarks** |
| 8:55- 9:00 | **Speed Networking – Making new connections at CDAO FSI!**<br><br>During this 5-minute networking session, the aim of the game is to go and meet two people you don't already know. |
| 09:00 - 09:30 | **Bracing for the Big Shift: Are You Ready for the FCA's New Era?**<br><br>• How can financial institutions align their data strategies with the Financial Conduct Authority's (FCA) new five-year plan to foster trust and growth in the UK's financial services sector?<br>• What are the potential trade-offs associated with the FCA's growth objectives, and how can data leaders mitigate risks such as increased mortgage defaults and financial misconduct?<br>• In what ways can the integration of fund tokenisation technologies be leveraged to enhance operational efficiency and competitiveness in asset management?<br>• How can financial institutions encourage retail investors to engage with higher-return financial products while ensuring adequate consumer protection? |
| 09:30 - 10:15 | **Open Finance, Wide Open: Getting Ahead of PSD3 and the Data Act**<br><br>• What does PSD3 mean for data-sharing infrastructure and consumer protection?<br>• How can firms comply with the Data Act while maintaining innovation speed?<br>• What security, consent, and trust mechanisms are essential in open ecosystems?<br>• How can tech and data teams collaborate to support open finance strategies? |
| 10:15 - 10:45 | **Presentation: MDM - Your Data Journey Starts Here**<br><br>The choices facing data leaders tasked to transform their data and analytics functions into levers of innovation and change are overwhelming.   Mountains of and technical and data debt, excessive market hype, and increasing pressure to show progress on AI are exacerbating the enormity of the task.  Overcoming these barriers is key to breaking the curse of excessively short CDO tenures.<br>Data leaders who are implementing or revitalizing their data teams, and who seek an answer to the question of '*where should I start?*' must:<br>1. Revisit legacy assumptions, challenge the status quo |

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|  | 2. Embrace an operating model focused on agility<br>3. Prioritize progress over perfection; take a practical approach to GenAI<br>4. Recognize that 'all data is not created equally'<br>5. Leverage an analytical style of master data management (MDM) to drive short-term value, and establish a strong data foundation<br><br>Come hear industry expert, author of the 'Data Hero Playbook', and the CDO of Profisee, Malcolm Hawker, as he shares valuable insights the practical steps data leaders must take to drive meaningful and lasting changes in their organizations.  Malcolm also shares his experience on how an analytical style of MDM is the perfect balance between short-term business value, AI-based innovation, and data foundations.<br><br>Malcolm Hawker, *Chief Data Officer* - **PROFISEE** |  |
| 10:45<br><br>11:15 | *Mid-Morning Coffee & Networking in the Exhibition Area* |  |
|  | TRACK A:<br><br>Financial Services | TRACK B:<br><br>Insurance |
| 11:15-<br><br>11:45 | **From Black Box to Business Value: Scaling Generative AI Responsibly in Financial Services**<br><br>• How are leading firms moving beyond pilots to embed GenAI at scale?<br>• What governance frameworks are essential to mitigate hallucinations, bias, and misuse?<br>• Where is GenAI delivering real impact — from compliance to customer experience?<br>• What are the organisational and cultural shifts required to integrate GenAI into workflows? | **Integrating AI Reasoning for Enhanced Underwriting Accuracy**<br><br>• How can AI reasoning capabilities enhance underwriting processes by improving the accuracy of risk assessment and pricing?<br>• What are the key benefits of using advanced AI models that go beyond basic understanding to enable more sophisticated decision-making in underwriting?<br>• How can financial institutions integrate AI reasoning into their existing underwriting workflows to drive better outcomes and reduce errors?<br>• What challenges might arise when implementing AI reasoning in underwriting, and how can these be overcome to ensure successful adoption? |

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| 11:45 – 12:15 | **Faster, Smarter, Leaner: The ROI of Real-Time Analytics**<br><br>• How can financial institutions leverage cloud-native analytics platforms to process data in real time and make faster, more informed decisions?<br>• What advantages do cloud-native solutions offer over traditional analytics platforms in terms of scalability and flexibility?<br>• How can adopting cloud-native analytics enhance operational efficiency and improve responsiveness to customer needs?<br>• What are the key challenges financial institutions face when integrating cloud-native analytics, and how can they overcome them? | **Aligning ESG Strategy with CSRD: Turning Data into Actionable Impact**<br><br>• How are insurers aligning ESG reporting with CSRD's data disclosure mandates?<br>• What tools and frameworks are enabling accurate, auditable ESG metrics?<br>• How can data teams support sustainable underwriting and investment decisions?<br>• What's next in climate and ESG data innovation? |
| 12:15 - 12:45 | **Panel Discussion: Adapting to Economic Uncertainty in Data & AI**<br><br>• How are companies using AI and automation to optimise operations, reduce costs, and drive innovation in challenging economic conditions?<br>• How are data leaders identifying new opportunities and areas for growth despite tightening budgets?<br>• How are organisations using data and predictive analytics to detect potential risks early and manage financial uncertainty?<br>• How are data strategies being adapted to create more resilient and adaptable business models during periods of economic | **How Can Modernising Legacy Systems Drive Digital Transformation?**<br><br>• What are the key challenges insurance firms face when modernising legacy systems, and how can they address these hurdles?<br>• How can integrating new technologies with existing infrastructure enhance operational efficiency and improve the customer experience in the insurance sector?<br>• What strategies can insurers adopt to ensure a seamless transition from legacy systems to modern digital platforms without disrupting services?<br>• What opportunities does digital transformation present for the insurance industry, and how can |

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| | volatility?<br><br>Tom Clay, *Chief Data Scientist* – **COVEA INSURANCE** (tbc) | organisations make the most of them for long-term success? |
| 12:45 – 14:00 | *Lunch & Networking in the Exhibition Area* | |
| | **TRACK A** | **TRACK B** |
| 14:00-14:45 | *Discussion group A:*<br><br>**No More Smoke & Mirrors: Making GenAI Work for the Bottom Line**<br><br><ul><li>How can we make GenAI traceable, transparent, and regulator-ready?</li><li>How can internal audit and AI work together to build trust without stalling innovation?</li><li>What do financial leaders need from governance to scale AI effectively?</li><li>How can risk controls be transformed into commercial enablers?</li></ul> | *Discussion group B:*<br><br>**Global by Design: One Strategy for Many Regulators**<br><br><ul><li>How are top firms aligning with FCA, DORA, the EU AI Act, and other regulations?</li><li>How can compliance be streamlined to support global growth?</li><li>How can duplication be avoided across risk, compliance, and data teams?</li><li>What lessons can we learn from international data leaders?</li></ul> |

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| 14:45-<br><br>15:15 | **Presentation: Designing Data Products That Actually Make Money**<br><br><ul><li>The difference between monetisation hype and productised value</li><li>Internal vs external data products: What works, what flops</li><li>Pricing, packaging and scaling: A playbook from those doing it</li><li>Metrics that prove long-term value (not just quick wins)</li></ul>Peter Jackson, *Interim Global Head of Data Office* – **SCHRODERS** |
| 15:15 -<br><br>15:45 | **Expert Ask-Me-Anything on AI Ethics, Data Governance & Privacy**<br><br>An informal, interactive session where attendees ask questions directly to an AI ethics and data privacy expert. The expert will answer questions on the fly, providing practical insights and advice on navigating regulations and building trustworthy AI systems.<br><br>Focus Areas: AI ethics, data privacy, regulatory challenges. |
| 15:45 -<br><br>16:15 | *Afternoon Tea & Networking in the Exhibition Area* |
| 16:15-<br><br>16:45 | **Keeping Calm and Carrying On: Long-Term Resilience for Data Leaders**<br><br><ul><li>What long-term strategies are successful businesses adopting to ensure resilience during periods of economic turbulence?</li><li>How are companies reshaping their approaches to data, governance, and AI to remain adaptable in the face of market volatility?</li><li>How can businesses leverage data and AI to future-proof their operations against ongoing economic uncertainties?</li><li>What role do governance frameworks play in helping companies navigate financial instability and ensure sustainable growth?</li></ul> |
| 16:45-<br>17:15 | **Staying Resilient: What DORA Means for Business Continuity**<br><br><ul><li>How will DORA reshape how firms build customer trust and continuity?</li><li>What's the cost of poor third-party risk management — and how can data leaders avoid it?</li><li>How are smart organisations using DORA as a catalyst to improve operations?</li><li>What are the commercial benefits of embedding resilience into data infrastructure?</li></ul> |
| 17:15-<br>18:00 | **Roundtable: The Data-Ready Org: Culture, Change and CDO Realities** |

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| | • How can CDOs build a truly data-driven culture — not just a tech stack?<br>• What are the biggest people and mindset barriers to data adoption?<br>• How do you win senior buy-in and drive cross-functional accountability?<br>• Where are most firms going wrong with data literacy — and how do you fix it?<br>• What does an effective, modern data team structure actually look like?<br>• How do you sustain momentum through organisational change and fatigue? |
| 18:00-<br>18:05 | **Chairs Closing Remarks** |
| 18:05 -<br>19:00 | *Networking drinks and Prize Draw* |
| 19:00 | <div align="center">END OF THE CONFERENCE</div> |