



The UK's financial services and insurance sectors are entering a new era of data-driven transformation. With AI adoption accelerating, regulatory pressures intensifying, and customer expectations evolving, CDOs are facing increasing demands to drive both strategic vision and operational excellence. **CDAO Financial Services & Insurance UK 2025** is the must-attend gathering for data leaders navigating these complex shifts, equipping them with the insights, frameworks, and peer connections needed to deliver real business impact.

What makes this year stand out?

- ◆ **Two dedicated tracks — because one size doesn't fit all.**

We're running parallel tracks for **Financial Services** and **Insurance**, so whether you're focused on retail banking, asset management, or underwriting and risk, you'll get tailored insights from people who face the same realities you do.

- ◆ **The regulatory shifts you can't ignore.**

The FCA's evolving framework will reshape data governance. We'll unpack what's coming and how smart leaders are already preparing.

- ◆ **New Focus: Navigating Economic Uncertainty in Data & AI**

In response to tightening budgets and fewer resources, we'll explore how data leaders are adapting to economic uncertainty, uncovering new strategies, and seizing opportunities to do more with less.

- ◆ **Workshops and closed-door roundtables.**

This year, we've built the agenda around interactive formats. You won't just sit and listen — you'll challenge ideas, ask your toughest questions, and leave with answers from people who've been there.

- ◆ **AI and data strategy at the sharp end.**

From predictive analytics in risk management to agentic AI transforming operations, we'll focus on what's creating impact right now — and what's around the corner.

- ◆ **Genuine connections with your peers.**

Networking, small discussion groups, and drinks with senior leaders who understand exactly what you're dealing with — and might just have the solution.

*Get in touch with the Conference Producer for this event via monika.dincheva@coriniumgroup.com

TBC Speakers:

- Martin Lidl, *Chief Data Officer – Admiral Group*
- Chris Miller, *Chief Data Officer - Royal London*
- Louise Connelly, *Chief Data Officer - BNP Paribas*
- Dikshant Desai, *Chief Data Officer – HSBC*
- Vincent Fennell, *Chief Data Officer - Cambridge Savings Bank*
- Paul Frydas, *Chief Data Officer - Aspen*
- Pieter Henning, *Chief Data Officer – Vitality*
- Clive Mawdesley, *Chief Analytics and Data Officer - Brewin Dolphin*
- Waseem Ali, *Chief Data Officer – Arabbank*
- Amit Pandey, *Chief Data Officer – Barclays*
- Niraj Patel, *Chief Data Officer - MS Amlin*

9th September 2025	
CDAO FSI 2025	
08:00 – 08:45	<i>Registration & Coffee in the Exhibition Area</i>
8:45 - 8:55	Chair's Opening Remarks
8:55- 9:00	Speed Networking – Making new connections at CDAO FSI! 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	Is Your Financial Business Prepared for the Regulatory Shift in the UK? <ul style="list-style-type: none">• 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?• 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

	<p>financial misconduct?</p> <ul style="list-style-type: none"> • In what ways can the integration of fund tokenisation technologies be leveraged to enhance operational efficiency and competitiveness in asset management? • How can financial institutions encourage retail investors to engage with higher-return financial products while ensuring adequate consumer protection? 	
09:30 - 10:15	<p>How Can You Build Trust in Data Privacy & Security for Open Finance?</p> <ul style="list-style-type: none"> • How can financial institutions balance the drive for innovation in open finance with the imperative to protect consumer data privacy and security? • What strategies can organizations implement to mitigate the increased fraud risks associated with open banking ecosystems? • How are regulatory developments, such as the UK's Data (Use and Access) Bill, shaping data privacy frameworks within open finance? • In what ways can financial institutions leverage technological advancements to enhance data security while promoting transparency and consumer control in open finance? 	
10:15 - 10:45	<p>Could Predictive Analytics Be the Key to Smarter Risk Management?</p> <ul style="list-style-type: none"> • How can predictive analytics help financial institutions identify emerging risks before they escalate? • What role does data quality play in the accuracy and effectiveness of predictive models for risk management? • How can predictive analytics enhance decision-making in real-time, particularly in volatile market conditions? • What are the key challenges in integrating predictive analytics into existing risk management frameworks, and how can they be overcome? 	
10:45 - 11:15	<p><i>Mid-Morning Coffee & Networking in the Exhibition Area</i></p>	
	<p>TRACK A:</p> <p>Financial Services</p>	<p>TRACK B:</p> <p>Insurance</p>
11:15- 11:45	<p>Can Agentic AI Transform Operations for the Better?</p> <ul style="list-style-type: none"> • How can financial institutions effectively implement agentic AI systems to enhance operational efficiency and drive productivity? • What are the key benefits of 	<p>Integrating AI Reasoning for Enhanced Underwriting Accuracy</p> <ul style="list-style-type: none"> • How can AI reasoning capabilities enhance underwriting processes by improving the accuracy of risk assessment and pricing? • What are the key benefits of using

	<p>autonomous decision-making in AI, and how can it help reduce operational costs?</p> <ul style="list-style-type: none"> • Can agentic AI truly transform business operations, or are there limitations to its impact in the financial sector? • What can be learned from case studies of leading firms that have successfully adopted agentic AI technologies to optimise their operations? 	<p>advanced AI models that go beyond basic understanding to enable more sophisticated decision-making in underwriting?</p> <ul style="list-style-type: none"> • How can financial institutions integrate AI reasoning into their existing underwriting workflows to drive better outcomes and reduce errors? • What challenges might arise when implementing AI reasoning in underwriting, and how can these be overcome to ensure successful adoption?
11:45 – 12:15	<p>Is Cloud-Native Analytics the Key to Real-Time Decision Making?</p> <ul style="list-style-type: none"> • How can financial institutions leverage cloud-native analytics platforms to process data in real time and make faster, more informed decisions? • What advantages do cloud-native solutions offer over traditional analytics platforms in terms of scalability and flexibility? • How can adopting cloud-native analytics enhance operational efficiency and improve responsiveness to customer needs? • What are the key challenges financial institutions face when integrating cloud-native analytics, and how can they overcome them? 	<p>Can Insurance Solutions Tackle the Growing Threat of Climate Change?</p> <ul style="list-style-type: none"> • How can insurers develop innovative products and strategies to address the increasing environmental risks posed by climate change? • What role does data analytics play in assessing and quantifying environmental risks to create more accurate and sustainable insurance solutions? • How can insurance companies balance the need for profitability with the growing demand for sustainable and climate-conscious coverage? • What are the challenges insurers face in integrating climate change data into risk management frameworks, and how can these be overcome?
12:15 - 12:45	<p>Panel Discussion: Adapting to Economic Uncertainty in Data & AI</p> <ul style="list-style-type: none"> • How are companies using AI and automation to optimise 	<p>How Can Modernising Legacy Systems Drive Digital Transformation?</p>

	<p>operations, reduce costs, and drive innovation in challenging economic conditions?</p> <ul style="list-style-type: none"> • How are data leaders identifying new opportunities and areas for growth despite tightening budgets? • How are organisations using data and predictive analytics to detect potential risks early and manage financial uncertainty? • How are data strategies being adapted to create more resilient and adaptable business models during periods of economic volatility? 	<ul style="list-style-type: none"> • What are the key challenges insurance firms face when modernising legacy systems, and how can they address these hurdles? • How can integrating new technologies with existing infrastructure enhance operational efficiency and improve the customer experience in the insurance sector? • What strategies can insurers adopt to ensure a seamless transition from legacy systems to modern digital platforms without disrupting services? • What opportunities does digital transformation present for the insurance industry, and how can organisations make the most of them for long-term success?
12:45 – 14:00	<i>Lunch & Networking in the Exhibition Area</i>	
	TRACK A	TRACK B
14:00-14:45	<p style="text-align: center;"><i>Discussion group A:</i></p> <p style="text-align: center;">Bridging the Generational Divide: Strategies for a Cohesive Multigenerational Workforce</p> <ul style="list-style-type: none"> • Understanding Generational Perspectives: How do the values and work preferences differ among Baby Boomers, Generation X, Millennials, and Generation Z within the financial services sector? • Communication and Collaboration: What strategies can be implemented to improve intergenerational communication and teamwork? 	<p style="text-align: center;"><i>Discussion group B:</i></p> <p style="text-align: center;">Fostering Diversity, Equity, and Inclusion (DEI) in the Insurance Industry</p> <ul style="list-style-type: none"> • Assessing Current DEI Efforts: What are the existing challenges in promoting diversity and inclusion within the insurance sector? • Effective DEI Strategies: Which initiatives have proven successful in enhancing diversity at all organizational levels? • Measuring DEI Impact: How can organizations assess the effectiveness of their DEI programs and ensure accountability? • Navigating DEI Backlash: How should

	<ul style="list-style-type: none"> • Tailored Professional Development: How can organisations design training and development programs that cater to the learning styles and career aspirations of different age groups? • Flexible Work Policies: In what ways can flexible work arrangements be structured to accommodate the varying needs of a diverse age demographic? 	<p>companies respond to criticisms or legal challenges related to their DEI efforts?</p>
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<p>14:45- 15:15</p>	<p>Can Ethical AI Really Overcome Bias?</p> <ul style="list-style-type: none"> • How can financial institutions ensure their AI models are free from bias, especially when handling sensitive customer data? • What steps can organizations take to measure and mitigate bias in AI algorithms for credit scoring, underwriting, and risk assessment? • Can ethical AI frameworks truly address deep-rooted biases in financial and insurance processes? • How does diversity in data and teams influence the fairness of AI-driven decisions in the industry?
<p>15:15 - 15:45</p>	<p>Is Data-Driven Personalisation the Future of Customer Experience?</p> <ul style="list-style-type: none"> • How can data analytics be used to create hyper-personalised customer experiences across different touchpoints? • What role does real-time data play in shaping personalized interactions and enhancing customer satisfaction? • How can organizations balance personalisation with privacy concerns to build trust with customers? • What are the key challenges in integrating data from multiple sources to deliver a seamless personalised experience?
<p>15:45 - 16:15</p>	<p><i>Afternoon Tea & Networking in the Exhibition Area</i></p>
<p>16:15- 16:45</p>	<p>Building Resilience: Long-Term Strategies for Thriving Amid Economic Pressures</p> <ul style="list-style-type: none"> • What long-term strategies are successful businesses adopting to ensure resilience

	<p>during periods of economic turbulence?</p> <ul style="list-style-type: none"> • How are companies reshaping their approaches to data, governance, and AI to remain adaptable in the face of market volatility? • How can businesses leverage data and AI to future-proof their operations against ongoing economic uncertainties? • What role do governance frameworks play in helping companies navigate financial instability and ensure sustainable growth?
16:45-17:15	<p>Are Data Monetisation Strategies the Key to Unlocking Hidden Value?</p> <ul style="list-style-type: none"> • How can organisations leverage data monetisation to unlock new revenue streams and create value from existing assets? • What role does data governance play in ensuring the ethical and secure monetisation of valuable data? • Can data monetisation strategies truly deliver long-term value, or are they just a short-term financial boost? • How can companies identify untapped opportunities for data monetisation without compromising customer trust or privacy?
17:15-18:00	<p>Roundtable: Unlocking Maximum Value: Scaling Data Impact with Fewer Resources</p> <ul style="list-style-type: none"> • How can organisations scale data initiatives with fewer resources, leveraging automation and AI to maximise value from their data teams and platforms? • What strategies can companies adopt to unlock hidden value in their data while reducing unnecessary costs? • How can automation and AI help optimise resource allocation and enhance the productivity of data teams in resource-constrained environments? • What are the key approaches for ensuring that data investments deliver maximum impact, even when budgets are tight?
18:00-18:05	<p>Chairs Closing Remarks</p>
18:05 - 19:00	<p><i>Networking drinks and Prize Draw</i></p>
19:00	<p>END OF THE CONFERENCE</p>