Summer 2019

THE INSURANCE Insider

TECHNOLOGY ROUNDTABLE

Back to basics

The insurance sector needs to get to grips with data capture, storage and utilisation before it can begin to leverage AI and automation

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Share and share alike?

Any discussion of the future of the London market soon becomes a discussion of how insurers, brokers and other players will embrace and capitalise on technology.

This roundtable, hosted by *The Insurance Insider*, brought together a variety of insurance specialists – carriers, intermediaries and technology experts – to discuss the potential digitisation and automation have for the market, and whether or not incumbents are keeping pace with other industries.

There was a general acknowledgement that while London has made great strides towards digitisation, it remains a very traditional marketplace.

Some felt that many of the issues faced by the market – for instance, the time taken to pay claims or difficulties bringing together different companies' systems – "have been solved elsewhere" and that the insurance sector should look to other industries for help or inspiration.

There was a danger, participants agreed, of the sector being seduced by sophisticated technology such as artificial intelligence, when in reality it needs to focus on more basic issues such as properly capturing, storing and utilising the vast masses of data it holds.

Indeed, many commented that insurers and brokers had an advantage over would-be tech disruptors in that they already have a rich seam of data they can use to better understand the risks they can cover, and to be more accurate in awarding claims.

Process is also key. The London market is infamously long-winded in its transactions between multiple brokers, insurers and reinsurers.

Despite this, it has remained a global centre of excellence for insurance – but it might not for much longer without a meaningful evolution.

One participant in the roundtable drew a comparison to US bookseller Barnes and Noble, which traded well until "Amazon came along and re-defined the process".

One of the first steps the market should take is using technology to bring risk to capital more quickly.

> "The question of whether, when and how insurers and brokers can pool their data and technology in order to help the whole market advance together was also the topic of heated debate"

Aside from improving their own processes, insurers and brokers could also use technology to broaden the range of risks that they can place or cover, such as cyber risk or intangible assets, speakers said.

The question of whether, when and how insurers and brokers can pool their data and technology in order to help the whole market advance together was also the topic of heated debate.

While traditionally London market players have taken a proprietorial approach to data and technology, in sectors where technology is most advanced, the big players take a far more open-source stance.

If insurers want to catch up, they may need to change the way they use and share their knowledge with each other.

Rachel Dalton
Senior Reporter,
The Insurance Insider

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Principal Consulting Manager, Liberty Specialty Markets

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Technology
Roundtable 2019

Rachel Dalton
Good morning everybody. Let's start by looking at how far along the road we feel the industry – and each of your organisations – should be in terms of a data and artificial intelligence (AI) strategy.

Dion Ashton
As a marketplace, we should be looking beyond the financial result and the P&L and instead measuring the value of things to customers and the impact on the way that they interact with us.

"One of the things we wrestle with at Hyperion X is build versus buy. If everyone is building the same thing, it's a waste of resources and time. We should collaborate more"

Miguel Baptista

Steven Wilkins
At Hiscox, the focus is still very much on cutting through some of the buzzwords and making sure we are delivering value. There is a lot of noise around AI and machine learning which, while really exciting, actually doesn't give much value to us or the customers. So for us it's about pinpointing the things that drive the value that sits behind our business strategy and just using AI as a tool.

Somnath Ganguly
Across the industry, as you move towards hyper-personalisation and mass customisation, we are not really looking at huge segments but instead pinpointing very individual risk profiles, and using unstructured data to provide insights which you normally would not get. In the more developed market, there's a huge amount of data we are sitting on and the technology is there to get more out of it.

Rachel Dalton
As an industry, what should we build ourselves and what should we buy?

Miguel Baptista
One of the things we wrestle with in our in-house InsurTech business, Hyperion X, is build versus buy. It's quite interesting for me, coming from a completely different industry, to observe that insurance is very siloed but everyone is trying to do more or less the same thing. And if everyone is building the same thing, it's a bit of a waste of resources and time and we should start collaborating more.

Steven Wilkins
A lot of the problems that the insurance industry faces have been solved elsewhere previously. So our view is we will leverage other industries' capabilities and where we see Hiscox adding value, bringing that in-house and tailoring or specialising it to make sure it's appropriate for our customers and for our segments. Because frankly, other industries are further ahead than insurance in this space.

Miguel Baptista
A priority for build is putting in data management platforms and allowing analytics to be used pervasively across the organisation, versus building applications that sometimes we think are a good idea but that quickly become a commodity.

Arun Narayanan
Very rarely do we actually build technology; we just piece things together. We really need to focus on solving the unstructured data issue. I don't think there's a company

out there that really has a complete understanding of their book. Without solving that unstructured data issue, building applications is just another layer on top of it with lots of backfilling. It's not really solving the fundamental issue of analysing what's going on and coming up with new models. So let's solve the data issue first before we put these applications on top of it.

Arvinder Mudhar

I came into insurance about a year and a half ago after working for investment banks and wealth managers. There is a huge appetite for big data, blockchain and cyber security, but really we should start with some of the fundamentals. Are your digital borders secure, are your systems stable and is your data clean? If that isn't there, you can spend whatever you like and buy whatever you like, but it doesn't make any difference.

From what I've seen, certainly in the specialty market, there is no big data in the true sense. Insurance has only two core factors: people and data. The rest of it you can just buy.

Paul Wood

Tata Consultancy Services works across different industry sectors and we've developed a data maturity level framework. Five levels from your basic, very siloed data infrastructure through to enterprise enablement of the data, then advanced analytics on top of that, within the enterprise, to then extending that to ecosystems and so on outside the enterprise – and ultimately, universal intelligence. Nobody is there yet, but in a framework of five levels, working across different industries, it's interesting to see where different organisations within an industry sector are on that maturity level – it varies quite a bit. We work with clients to help them both understand their maturity level today and to get to their desired state, but it also helps to have some comparative metrics on where are you relative to others, both within the industry and outside the industry.

Dion Ashton

It is important to consider how we develop into a new and digital marketplace. The next challenge is then how you bring people along on that journey. It's all well and good saying we've created this framework, we've got all this new technology – but then what's the action people take on the back of that, and how do we create some excitement around the fact that they've moved into a new market?

Paloma Quiroga Arias

Recently I was at the Lloyd's Lab where they were discussing how we remove the duplication of data entry and costs, particularly when you are in the following market, and how we use digital channels. A risk exchange was mentioned, amongst other ideas, to simplify the process and make it easier for customers to place business at a lower cost.

Dion Ashton

That's innovation in itself, where we rethink the profit model that we have at the moment. How expensive is it to trade within Lloyd's, for example? Or even in the company market in London? How much does it cost for us to sit in the offices that we sit in? Why can we not do what we do from home, which is free for my company?

> "If the industry does not change fast enough, somebody with greater computing power and greater understanding will do it first"
>
> **Somnath Ganguly**

Arun Narayanan

Very often most of these new initiatives end up being efficiency plays. Obviously there's a cost issue that we need to address – certainly in the following markets there's a lot of opportunities there. But is that the real opportunity or is it about creating a new way of doing it? Very often, most of the initiatives end up sitting on top of the existing processes and they're not really changing the process. It might eliminate some re-keying, but is there a bigger opportunity there?

Arvinder Mudhar

I almost feel that no one from outside the London market has realised there's a huge opportunity here, you've just got to come along with a significant amount of capital and you could disrupt the entire market.

Arun Narayanan

What's the best way to do that? Is it to identify a particular line, a particular class of business and go full nuts and bolts on that, or is it to build a fairly light exchange?

Miguel Baptista

If you take the example of Amazon, Barnes and Noble was

"Insurance hasn't had an event like the 2008 banking crisis. As a result of that crisis, things came out like the Retail Distribution Review. That level of transparency, if someone decides to take it on, would make a huge difference in insurance"

Arvinder Mudhar

doing just fine and even had a website, but then Amazon came along and redefined the process. The journey that we're going to go through in this industry is akin to that. We will have people trying to optimise and digitise existing processes, leverage the data, do all those things and someone else is going to completely rethink these processes. Even within the industry, you see that with InsurTech firms such as Lemonade, which is doing something that seems apparently quite obvious once the idea is out there.

Steven Wilkins

The thing about the specialty market is the product that companies are buying when they're coming to insure their global warehouses is the confidence that if something happens, someone is going to pay. That's very different to the personal banking world, where actually the service you're buying is pretty similar if you go to any of the banks, for example. Where they differentiate is the ease of access or the experience you have of dealing with them. Certainly in the Lloyd's specialty market, it doesn't matter.

So I challenge the idea that start-ups or disrupters coming into the industry simply need $100mn of capital to go and write the risk because actually what the market is doing well is holding capital and moving risk around and paying claims. Where I see the optimal place for disruption to happen is in the distribution channel. What we have failed to do, because of the inefficiencies of the market, is that first piece: getting risk to capital quickly. That's where I see the challenge.

Paloma Quiroga Arias

There is a lot of room for improving efficiency – and a lot is being done in the industry and there is collaboration across players. But there is still a long way to go. The aspect of innovation that is probably going to be more disruptive is where we start looking at emerging risks and insuring things that are becoming more relevant and higher up on executives' agendas that traditionally haven't been insured – for example, intangible assets and cyber risk. The industry is currently focusing a lot on the processes and there are all these reasons for that, but we shouldn't lose sight of innovating so that we become more relevant.

Steven Wilkins

There are a couple of examples where we've designed a product to be less of an insurance product and more a value-added service, with insurance just one component of that. If you look at our retail section, if you're a small company and you come and buy cyber insurance from Hiscox, you now get cyber security training for the whole of your team. We throw it in for free with the cyber insurance product because we see it as reducing their risk. And we're now extending that to hard firewall devices and web monitoring kits etc, because it becomes a package to reduce cyber risk and deal with the issue as opposed to just paying out if you experience a breach and need to make a claim.

Miguel Baptista

I think the proposition is changing in the sense that we are providing more risk management and so it becomes more unlikely that customers have a claim.

Arvinder Mudhar

There are two sides to the data: one is to use it so you don't have to pay the claim; the other is to understand what you can insure. So if you knew the location of every truck in America, what would you do with that information? Could you use that data to reduce claims or do you use that data to write new lines?

Somnath Ganguly

I started my career as an actuary and 20 years later the pricing algorithms are still the same. The exposure curves are still the same. The questions we need to ask are: "What are you doing differently? What is your core value proposition?" In insurance you're selling a promise. So essentially there are only two things: how do you distribute better or make customer experience great and how best do you understand risk? The risk part is the real differentiator. But if the industry does not change fast enough, somebody with greater computing power and greater understanding will do it first.

Steven Wilkins

Whoever has got the best algorithm can price the best and pick the best risks. Hiscox has been writing property catastrophe risks in the London market for 30 years and we have a very big dataset of exposure and claims that allows us to outperform in terms of pricing. But if you've got a new disrupter coming in, they don't have that data. So they can have the best algorithm in the world but they've got nothing if they've not got any data to feed into that. So as an incumbent, we have richer and more diverse data than anyone else.

What I'd be really scared of is a disruptor coming in and paying the claims part of that value chain. If someone can come in and actually own that digital experience and start storing that data in a much more structured way, then suddenly you've got someone who could move in.

Miguel Baptista
It's having someone that has the access to capital, has the technology, has the ability to pay claims and can come in and start digitally.

Christine Frendo
Are there lessons from the banking industry which you think we should be applying in insurance?

Arvinder Mudhar
Insurance hasn't had an event like the 2008 banking crisis. As a result of that crisis, things came out like the Retail Distribution Review in banking. So rather than sell your client the product that makes you the best commission, now you have to charge for your time. That level of transparency, if someone decides to take it on, would make a huge difference in insurance.

Arun Narayanan
Regulation is an interesting aspect. A lot of changes in capital markets – open banking, for instance – are driven primarily through regulation. They have had to have a good dataset that's sharable in real time. So it's possible that regulation will force a change for us to sort out our data and legacy systems and that's what's missing to some extent in insurance compared to the capital markets.

Paul Wood
One of the other things we see in the banking sector, the whole fintech thing, is you've got these challenger banks with strange names like Monzo, Starling, etc, and often they're mobile only. That's driven a lot of innovation. And then there are other very niche bespoke things combining banking services with money management services and so on. I don't know whether there's something like fintech for the insurance industry.

Arvinder Mudhar
Going back to the point about legislation, just because you have the data, are you allowed to use it to create products which go against legislation like GDPR? That's where some of the InsurTechs will come along and will work out a way of understanding how you can use the data within the legislation to get the answer to the questions that are being asked.

Christine Frendo
At Baringa, our energy team has been implementing the roll out of smart meters for a lot of the energy providers. At the outset, some five years ago now, we had explored the connection of smart meters and insurance in terms of preventative escape of water claims, preventative burglaries, all the connected home technology that we're seeing now. But you do need consumer consent to share their data and the energy providers and insurers to work together to offer the customer a new product proposition to say: "Here's how you use your smart meter to identify your claims risk, and if you take these preventative measures we could reduce your premium." So uses cases for data innovation are there – it just requires the different industry players to come together.

Miguel Baptista
But probably the consumer would give up that data in exchange for lowering the cost.

Somnath Ganguly
I was talking to one of the largest insurers here in London and they did a survey and found that consumers are not saying "do not use my data". They are only saying "do not sell my data". Consumers are happy for you to use their data to give them better products at a better price. So it might not be as big a barrier as we think it is.

"A lot of changes in capital markets – open banking, for instance – are driven primarily through regulation. So it's possible that regulation will force a change for us to sort out our data and legacy systems"

Arun Narayanan

"Why would I go and give [my IP] to another syndicate which has just entered the market, doesn't have the years of experience and hasn't invested in the data architecture?"

Steven Wilkins

Rachel Dalton
How you would measure success in your business, in terms of adopting new technology?

Arvinder Mudhar
It's more than just combined ratio. It's what is the purpose of your organisation, and I think the brightest millennials and centennials will come and work for organisations that aren't just paying well, but which have a purpose. If you can use the data to improve the way you deliver that and tell people that this is what you stand for, that actually you're the specialty company that focuses on climate change or poverty or whatever it is, you're going to get people who you wouldn't traditionally have come to you. I think we can use some of the data to think about what the organisation looks like in 10 years' time.

Steven Wilkins
I see it as cultural change and finding the answer to key questions. If you look at InsurTechs, we could probably name a handful which we see as really successful, but what you don't see is the thousand other companies which have failed. Once you're at that scale, it's much easier to try something, fail, fall apart and go again. But with larger companies there's that inherent reason for not wanting to fail, so there's the cultural piece of getting the executive buy-in, of accepting failure and also thinking about the questions you're trying to answer.

Companies need to make sure there's a key question they're trying to answer and that they're not just playing with fun stuff. I get very nervous when someone says: "We're going to run a blockchain project because we want to learn about blockchain." But if someone says they're going to look at how they can distribute insurance in less developed countries, then actually blockchain might be really useful for that.

Miguel Baptista
I'd be curious to hear people's thoughts on exactly what they would use AI for?

Steven Wilkins
The obvious one is chatbots and how you interact with customers – that's kind of the first place people go when they talk about AI. And actually, what we've found works really well is just an FAQ page. We did that in an afternoon, as opposed to a 10-week project building a chatbot. I guess it's just making sure that we're solving the problem with the most appropriate tool, as opposed to saying we want to use AI so we can say we're an AI company.

Christine Frendo
I'm working with a small specialty client in the London market at the moment and one of our team is implementing bots. I liked the way they approached it. The business change team were looking at operational excellence and identifying where there are problems, where there are repeats and duplication of activities happening, and were asking: "Could we could get a bot to process that?" It was a series of legacy systems that were not speaking to each other, where market intelligence reports were not generating the right data effectively, and so the bots were consolidating some of the information that sat across multiple platforms to better enable reporting.

Somnath Ganguly
If I were to look at it as the arms and the brain, the robotic process automation is pretty much the arms, the repeatable processes. We often don't hear about the brains part of AI.

Arvinder Mudhar
There are AI tools out there that are actively listening, actively rewiring and recoding to secure your infrastructure – in the world of cyber security, for instance. There are tools out there which just happen to be tools that use AI. I haven't gone out to buy the tool because it is an AI tool. And this is the same within InsurTechs. If someone comes along with a fantastic product which, by the way, has AI behind it, that's great. I'm not going to scour the market and search for AI InsurTechs.

Paloma Quiroga Arias
We have recently used AI as a technology in a specific case. The question the client asked us was what is the actual value of our renewal process in the insurance industry or reinsurance industry? So we went away and said okay, how could we go about answering this question? We didn't build anything, we just used an analytics software that we had recently bought a licence for that allowed us to build our own algorithm and didn't require a huge amount of technical skills.

It allowed us to analyse Aon's data globally, looking back five years, to train the model with the data that we had consistently for those years, and then to build a prediction for each of the individual programmes that Aon placed and assign a score as to whether the likelihood of that business changing hands in the renewal process was high or low. We came up with an answer and we were able to measure the correlation of about 25 variables, to the business actually changing hands.

Arun Narayanan
I think you almost start by industry level, so not necessarily at the insurance level in the industry, but way upstream in Internet of Things, for instance. There will be more data coming which insurance companies will have to consume. Some of that will drive more use of AI because there's just more data coming in. I don't necessarily think it will be pushed upstream by the insurers – when there's more data being captured, almost industrial levels, that will push adoption of AI.

Arvinder Mudhar
That's where we're going to have to be ready. When that data comes along you want to be able to process it and move it all into a cloud computing platform. You don't need to go and buy another data centre but you do need to be ready. And none of us are really ready for that. Getting the fundamentals in place so you're ready is as important as working out what those questions are.

Christine Frendo
It's back to the question, isn't it? What are the pressing questions that we're trying to resolve, and applying a different mindset, using data to resolve the questions rather than hypotheses.

Miguel Baptista
There's a lot of opportunity for AI/machine learning in claims. To optimise the claims process or even look through images like a car crash, you'll train the model just to look at the car, look at the brand, how wrecked the car is, and estimate yes, this was actually an accident, take a few pictures, then pay the claim.

Dion Ashton
Claims should be our bread and butter. What we should be thinking is what is the service we are providing to our customer? That's where the investment is longer term and if we use that to drive innovation, new technologies, processes, people and capabilities in our organisation, that's where we'll probably win if we can connect all of that.

Steven Wilkins
We've done a couple of projects through the Lloyd's market. We've just wrapped up one based around Lloyd's Lab and the AI paper they've just published. And we did a collaborative piece of work, working effectively at Lloyd's with an AI company called Zasti, to show that AI could work in property pricing.

The question we ask a lot is should we just all pool our claims and risk data? We all agreed that sharing the actual underlying data might be an interesting proposition and we could do it in some kind of collaborative way. But at the moment, some syndicates have spent a lot of money investing in the data architecture to collect, store and cleanse data, and other companies haven't. Until that is uniform across the market, there's no way you can convince your senior management to give away that intellectual property, because it's taken years to build and that data is a prized asset. So why would I go and give that to another syndicate which has just entered the market, doesn't have the years of experience and hasn't invested in the data architecture?

Arvinder Mudhar
If you look at large software organisations like Google, Stack Overflow, they gave it to everyone. Microsoft Hub, they're giving it to everyone. They believe that creates better products for the long term. I think we're going to end up in that place, that we're going to realise that the proprietary data we hold actually creates a better product for us and everyone else if we start to share it. There is a fundamental cultural mind shift that needs to take place.

Arun Narayanan
The only thing about data sharing is how many big accounts are there in London that most of the London underwriters haven't actually seen? The data is there, we already see a lot of these risks.

"Claims should be our bread and butter. What we should be thinking is what is the service we are providing to our customer? That's where the investment is longer term"

Dion Ashton

"I think you'd be surprised how much people are willing to share. Where the older generation was much more protective of their data,the younger mindset is quite receptive to the idea of knowledge sharing and the value in collaborating"

Christine Frendo

Steven Wilkins
They will have the data anyway. The reason why we're able to use it and company X isn't is because we've invested in cleansing it and storing it.

Dion Ashton
Can I just challenge on that slightly? You guys have got the intellectual property and all the information, but you've got the best pricing model, so therefore you would probably win on price. So why is it a problem to share that information?

Steven Wilkins
That's a good challenge. I don't necessarily think we've got the best pricing model, but it is better than average. It will outperform in some areas and underperform in others. One of the reasons is because we have the data to build the model. So as soon as we give the data away, there might actually be another company that has got a better approach but just doesn't have the data quality or size. And Hiscox being the size it is, in some ways we don't need more data, we need better quality data.

Christine Frendo
I think you'd be surprised how much people are actually willing to share. We are definitely seeing a shift of the dial. Where the older generation was much more protective of their data, saying "I've invested in the infrastructure architecture, why would I share it to others' advantage?", the younger mindset is quite receptive to the idea of knowledge sharing and the value in collaborating.

Miguel Baptista
The other angle to it is what's going to happen if we don't do it, if we don't collaborate? At some point in time, either a different way of doing the business will come along and the data will become open, possibly from that new entity coming in that's going to disrupt the market.

Arvinder Mudhar
If BMW, Ford and General Motors get together and say "right, we're going to do insurance". Or if Savills and a few other large property management companies get together and say "right, we're going to do insurance".

Miguel Baptista
And, by the way, we're going to share all our data between ourselves – then there you go. We're still in a mode where we don't want to share anything, but there's a lot of room to move the dial to say: "Okay, how much can we actually share that would benefit everyone, and what are the core things that we consider competitive advantage, to create better pricing models etc, that we want to hang onto."

THE INSURANCE Insider

HONOURS

The global wholesale, specialty and (re)insurance awards

Congratulations to our 2019 finalists

Young Broker of the Year

Sponsored by Munich Re Syndicate Limited

- Jakub Chalupczak, RFIB
- Tom Garrett, RFIB
- Liam Green, Kingsbridge Group
- Andrew Grim, Brown & Riding
- Katie Underwood, Aon

Young Underwriter of the Year

- Victoria Chappell, Munich Re Syndicate Limited
- James Creasy, Axis Capital
- Steph Crowther, Coverys Syndicate 1975
- Richard Penton, AIG
- Manoj Sharma, Neon Underwriting
- Caspar Stops, Ascent Underwriting

Young Claims Professional of the Year

Sponsored by DOCOSoft

- Alexia Eliades, AXA XL
- Andrew Mackenzie, Atrium Underwriters
- Sarah Maddock, Markel

Risk Carrier of the Year

Sponsored by DLA Piper

- Hiscox London Market
- Munich Re Syndicate Limited
- Pool Re

Insurance Innovation of the Year

- Aegis London – OPAL
- Brit Insurance - Straight Through Processing of SDC Global Placement Messages
- London Market Group - Placing Platform
- Omni:us - Enterprise AI for Insurance Automation
- RMS - US Wildfire Model
- Sequel - Coverholder Workbench

M&A Transaction of the Year

Sponsored by RPC

- Acrisure & Beach & Associates
- Canopius & AmTrust
- Marsh & McLennan Companies & JLT

InsurTech Honour of the Year

- Charles Taylor Insuretech & The London Market Group - DA Sats
- CyberCube Analytics - Cyber Risk Analytics Platform
- InsurData - Exposure Engine Platform
- Kingsbridge Group – Dinghy
- Kynd
- Slice Labs
- Tremor

Underwriting Initiative of the Year

- AIG UK Trade Finance & Trade Credit - TC Bridge
- CFC Underwriting - US Transaction Liability launch
- Hiscox London Market Terrorism Team - Hiscox Malicious Attack
- MS Amlin & Envelop Risk - Cyber partnership
- Pool Re - Non-damage Business Interruption cover

Broking Initiative of the Year

Sponsored by AXA XL

- Aon - EXIM Bank programme
- Aon - Silent cyber cover
- Safeonline Cyber Team - Proprietary online platform

(Re)insurance Transaction of the Year

Sponsored by Stephens Rickard

- Aon Securities & Peak Re - Lion Rock Re
- Axis Capital & TigerRisk Capital Markets - Alturas Re 2019-1
- Brit Insurance - Sussex Capital UK PCC
- GC Securities & Pool Re - Baltic Catastrophe Bond
- Hiscox Re & Hiscox Special Risk - K&R Product

The Cuthbert Heath Award

- Atrium Underwriters
- Beazley
- Brit Insurance

MGA of the Year

- AM RE Syndicate
- AmWINS Access
- Ascent Underwriting
- Castel Underwriting
- CFC Underwriting
- Volante Global

Broker of the Year

Sponsored by Barbican Insurance Group

- Aon - Reinsurance Solutions
- Price Forbes
- SafeOnline
- THB Group

The Inclusion & Diversity Award

- AIG UK
- Brit Insurance
- Emerald Life
- Gender Inclusion Network (GIN)
- IGI
- Marsh

Campaign of the Year

Winner to be announced on the night

Outstanding Contributor – Distribution

Sponsored by Allied World

Winner to be announced on the night

Outstanding Contributor – Risk

Sponsored by EY

Winner to be announced on the night

CFO of the year

Sponsored by Lloyds Bank

Winner to be announced on the night

Lifetime Achiever

Sponsored by Charles Taylor

Winner to be announced on the night

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