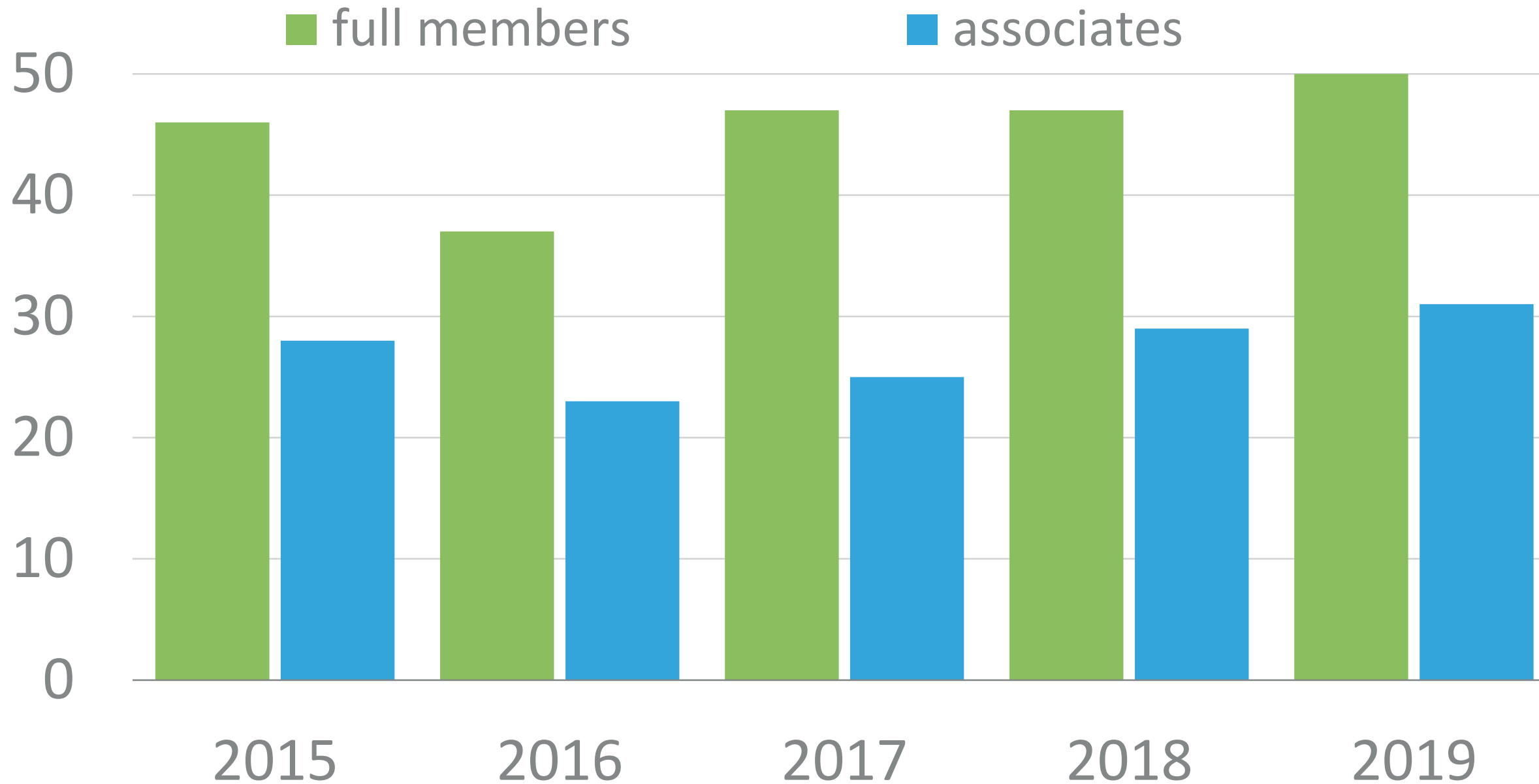


AFM Update ... Martin Shaw



AFM TODAY: MEMBERSHIP OF OVER 80

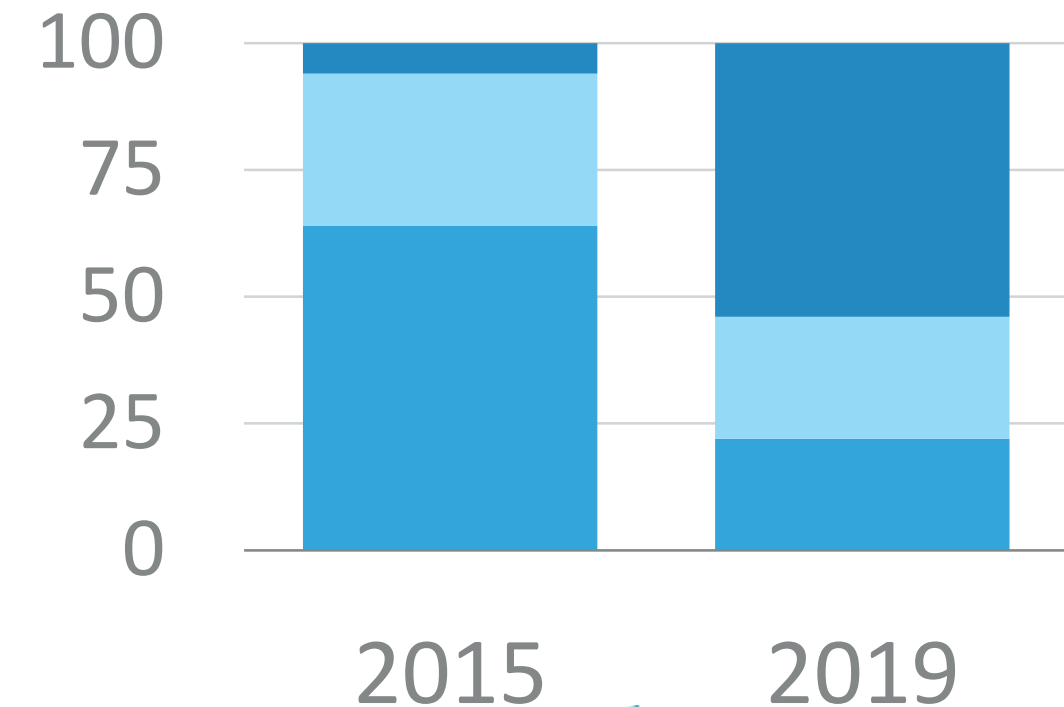


8 MILLION POLICIES

£1 BILLION IN PREMIUMS

£8 BILLION ASSETS

- health and protection
- general insurance
- life and pensions



NATIONAL AND INTERNATIONAL PRESENCE

AFM members
2019

- West of England 7
- Wales 2
- North West 13
- North East 6
- East of England 4
- South East 6
- London 9
- Scotland 2
- Ireland 1



226 members in 70 countries

Recent outcomes



Regulatory proportionality

New corporate governance code

Press coverage increasing

More members attending more events

Challenges for Mutuals



- Speed of change of technology
- Competition
- Profitability
- Regulation/ legislation
- Brexit
- Changing consumer behaviour



That's all Folks!