1. **Contract Certainty**
   FSA still need to be persuaded that the market will maintain the momentum of contract certainty for the long term.
   Concerns were expressed that many brokers still do not have controls in place ready for 2007.
   A questionnaire has been sent to BIBA members and we await the findings.

2. **Insurer Partners Meeting.**
   A meeting was held with leading insurer partners to discuss topical market issues and this proved to be very beneficial. It was decided that BIBA should continue with these meetings in the future.

3. **Fraud.**
   A meeting was held with John Beadle of the Insurance Fraud Bureau and Chris Hannant of ABI. This meeting was attended by David Meur, Steve Foulsham and Peter Staddon. The discussion centred on how brokers can assist insurers in dealing with insurance fraud. Brokers may have concerns in connection with a particular claim, but are unsure how to raise these concerns with insurers and balancing this with their duty to the client. John Beadle said that the police are now much more willing to take insurance fraud seriously, and brokers need to be encouraged to contribute to the initiatives being developed to combat insurance fraud for the good of our industry and all honest policyholders.
   Steve Foulsham asked Chris Hannant if ABI can provide any material for BIBA to use to brief our members.
   David Meur stated that there should also be liaison with the other technical committees to ensure a consistent approach by the broker market for all types of claims.

   David Meur expressed the view that claims handling was such a key issue for our industry that BIBA might wish to consider a Technical Claims Committee.

4. **Terrorism.**
   William May gave an update and circulated a draft paper entitled Pool Re Changes - we will keep BIBA members informed.
   Steve Atkins and David Southwick from Pool Re joined the meeting at a later stage to discuss this further. We were advised that there will be no changes to the rules or rates for Pool Re reinsurance protection to members in 2007.

5. **Fire Regulations.**
   Michael Briggs stated that was no further update on the new Fire Regulations except that the full document had now been published, running to over 150 pages. He further stated that a digest would be issued shortly, and this will probably be a more useful source of reference. We will be updating BIBA members in the future.
6. **Climate Change.**
Steve Foulsham reported on the ABI Conference held on 7th November and there was a general discussion on the subject of the Stern report. SF said that he was still attempting to contact Katie Cornish at ABI, following which a meeting would be arranged between BIBA and UKCIP.

7. **BIBA Business Resilience Campaign**
Steve Foulsham briefed the meeting on the findings of a recent survey and circulated details.
A public relations campaign will commence in January with letters to the Government, MP’s civil contingency groups, Federation of Small Businesses and others. We aim to put across the message that SME’s must be more aware of the need for business resilience and the campaign highlights the need for insurance, risk management and business continuity planning.

8. **BIBA Conference.**
The next Conference will be on 23rd – 25th May at the Excel Centre, London Docklands.

9. **Any other Business**
Steve Foulsham had been in contact with John Parvin of the Subsidence Forum who expressed an interest in meeting with BIBA representatives. A meeting will be arranged with nominated members of the Property Committee.

10. **Meeting Dates for 2007**
Wednesday 28th February
Wednesday 9th May
Wednesday 22nd August
Wednesday 28th November,