



Evolving Liability Conference 2025

New Harms, Legal Responsibilities and Routes for Redress

Hosted by Intact Financial Corporation
24–25 March
London, England

The evolving liability landscape is increasingly shaped by emerging harms stemming from technological, environmental, and social changes, which challenge traditional legal frameworks. As risks such as cybersecurity breaches, AI-driven decisions, and climate-related damages continue to grow, liability regimes appear to be shifting away from a strict focus on fault towards ensuring adequate compensation for victims and the protection of their rights. Against this backdrop, the conference examined the extent of this shift across various jurisdictions. It explored developments such as the expansion of tort law by courts and legislatures, the introduction of new regulations, and the facilitation of collective redress mechanisms. The discussions also considered the catalysts driving these changes and their implications for re/insurers, who may ultimately bear the increased liability costs of insured parties.

Programme (times in GMT)

Conference moderation by **Darren Pain**, Director of Research, Geneva Association

Monday, 24 March

19:00–21:30 **Conference dinner** (Four Seasons Hotel London Tower Bridge; The Thames Penthouse, 7th floor)
Cocktail reception followed by a seated dinner

Welcome remarks: **Jonathan Cope**, Managing Director, UK Specialty Lines, RSA

Tuesday, 25 March

8:15–8:45 **Registration and welcome coffee** (Four Seasons Hotel London Tower Bridge; UN Ballroom foyer, 2nd floor)

8:45–9:00 **Opening remarks**
Darren Pain, Director of Research, Geneva Association

9:00–9:30	<p>Keynote speech: Recent Shifts in Liability Regimes – A historical and comparative law perspective</p> <p>Anthony Sebok, Professor of Law & Co-Director, Jacob Burns Center for Ethics in the Practice of Law, Cardozo School of Law</p>
9:30–10:30	<p>Panel 1: New Consumer Protection Rules – How can liability re/insurers respond?</p> <p>Moderator: Duncan Fairgrieve, Professor of Comparative Law, Université Paris Dauphine PSL</p> <p>Panellists:</p> <ul style="list-style-type: none"> - Ina Ebert, Leading Expert Liability & Insurance Law, Munich Re - Natasha Lioubimova, Legal Director, Clyde & Co - Nathan Morris, Senior Litigation Policy Counsel, Chubb <p>This session explored the evolving consumer protection legislation landscape, including the updated EU Product Liability Directive, expanding data privacy and greenwashing regulations, as well as new rules to promote collective redress mechanisms. It reviewed reforms across major jurisdictions (the US, Europe, and Australasia) and the international reach of those laws. Panellists discussed how liability re/insurers can adapt to these changes to ensure liability insurance coverage remains relevant and viable.</p>
10:30–11:00	Coffee break
11:00–12:15	<p>Panel 2: The Advent of AI – How will it shape future commercial liability claims</p> <p>Moderator: Michael Gregory, Director Underwriting Strategy, RSA</p> <p>Panellists:</p> <ul style="list-style-type: none"> - Jesus Gonzalez, Global Leader, Intangible Assets, Aon - Maryam Kashani, Senior Casualty Treaty Underwriter, Swiss Re - Oliver Lauxmann, Global Practice Group Leader, Chief Underwriting Office – Liability, Allianz - Lydia Savill, Partner, Hogan Lovells <p>Artificial intelligence (AI) is permeating corporate business models, reshaping commercial liability risks. This session analysed regulatory, operational, and litigation implications of AI, including how the law responds to increasingly blurred responsibilities between humans and machines in ascribing legal liability. From an insurance perspective, the panel evaluated the implications for future AI liability claims, including the extent to which existing policies inadvertently include AI-related exposures.</p>
12:15–13:15	Networking lunch (Four Seasons Hotel London Tower Bridge; Merchants Hall, 2 nd floor)

13:15–14:25

Panel 3: Cybersecurity Governance – An increasing source of corporate liability

Moderator: **Christopher Cates**, Assistant General Counsel & Director Legal Operations, Intact Financial Corporation

Panellists:

- **Aaron Belair**, Head of Liability, ProFin, & Technology – Europe, RSA
- **Kevin LaCroix**, Executive Vice President, RT Specialty
- **Samantha Ward**, Partner, Clifford Chance

Rising corporate liability risks linked to data breaches, the negligence of third-party suppliers, and cyber-related governance failures are under the spotlight. This session examined trends in cybersecurity litigation, including follow-on actions against company executives for fiduciary failings or misleading disclosures, and offered insights on managing these growing exposures.

14:25–14:30

Transfer to breakout sessions

14:30–15:15

Breakout sessions (in parallel):

1. Industrial Contaminants – Could they ultimately be worse than asbestos?

Co-facilitators: **Alix Pardo**, P&C Claims Manager, Gen Re and **Moya Stevenson**, Senior Claims & Key Case Expert, Swiss Re

Industrial contaminants such as PFAS, microplastics, and phthalates are some of the latest high-profile pollutants that are prompting litigation and may drive significant liability exposure for companies. This session assessed whether the associated insurance claims could ultimately surpass asbestos in overall severity and explored the potential concentration of risks within the re/insurance sector.

2. Tort/judicial Reform – Where’s the beef?

Facilitator: **Matthew A Fredette**, AVP, Liability Risk Analytics, Sompco

The civil litigation environment increasingly favours claimants, due to more expansive judicial interpretations and juror attitudes about corporate responsibilities, more aggressive tactics of the plaintiffs’ bar, and the development of third-party litigation funding. This session reviewed how re/insurers can arrest this shift, with a focus on practical ways the sector can further legal and judicial reform to promote a level playing field between plaintiffs and defendants.

15:15–15:30

Coffee break

15:30–16:15

Fireside chat: Emerging Liability Risks – Looking back and seeing forward

Charles Brindamour, CEO, Intact Financial Corporation

Moderator: **Aaron Belair**, Head of Liability, ProFin, & Technology – Europe, RSA

16:15–16:30

Closing remarks

Darren Pain, Director of Research, Geneva Association