**Kirsty welcome speech – CHO Conference, 8 November 2018**

Good morning everyone and on behalf of the CHO I’d like to welcome you all to our 2018 conference. It’s a great pleasure to see so many of you here, for what promises to be a stimulating, thought-provoking and insightful day.

As some of you know I am a big fan of many things Italian. Who doesn’t like Italian food and wine – and the odd Ferrari or Ducati. Italy was the birthplace of the slow food movement which was a protest against the prospect of fast food companies eroding Italy's ancient culinary culture.

The threat of McDonald's opening a restaurant on the Spanish Steps, one of the most famous landmarks in Rome, was the final straw, and the slow food movement was born.

Many of us have sympathy with the slow food movement. Its philosophy harks back to a time of traditional cooking and local food. What’s not to like. But progress is relentless. McDonalds did open on the Spanish steps.

There are now 560 McDonalds restaurants in Italy. Internet reviews show that the Spanish Steps McDonalds is the go-to place for coffee in Rome.

As for Italy so it is for us all here today

The relentless march of technology is changing our industry before our very eyes, and changing our wider world too.

Looking ahead, it is certain that millions of us will be replaced in our jobs by robots and that change will perhaps even cause us to lose our sense of what it means to be human.

What happens to us if work vanishes? I don’t believe any government has even begun to scratch the surface of how our society will be organized and ordered when this occurs.

Data analytics, machine learning, AI, robotics, algorithms – these are terms that are becoming part of the everyday in our industry. And today we’ll find out from our expert speakers what they mean for claims and credit hire in particular.

Many of us, thinking about how to use technology responsibly in our businesses for the benefit of customers and employees alike, believe the right balance is for humans to do the work of humans and robots to do the work of robots.

And – for sure – in the back office, robotics can, and already has, replaced humans in doing boring unsexy jobs like documentation, printing and dispatch. That is a good thing.

But what if machines take over everything? The MoJ has kicked off a process to bring all minor RTA claims online as part of its reforms to personal injury.

This is despite research which found that, while 50% of the public are happy to settle their minor RTA claim online, 45% wanted to do so with the help and assistance of a human being.

That same research found that

* More than a third (36%) would allow robots to fight wars on behalf of human beings
* 34% would consider having a robot look after them in old age
* 25% would consider augmenting themselves with technology to improve their natural abilities, senses or appearance

We need to shed light on the role of technology in our businesses, and that’s what I hope you’ll leave with today. Details are in your programme.

I’d also like to thank our major sponsor Verius for their support for today’s event, and all our exhibitors who I’m sure you’ll be visiting throughout the course of the conference.

May I also thank CAPS for sponsoring our lunch today and pre-dinner drinks this evening.

I look forward to meeting many of you at our dinner, where I know you’ll be typically generous in your support for the CHO’s charity Winston’s Wish.

Thank you for coming, and I hope you enjoy our conference.