



# LIABILITY INSURANCE: THE SMARTER WE GET, THE LESS WE KNOW

8 - 10 SEPTEMBER 2014 ROBINSON COLLEGE, CAMBRIDGE

# THE CONFERENCE

This is the twenty-first Conference organised with the support of the Liability Underwriters Group. The Conference will once again cover a wide number of issues including:

- · The state of the market
- Policy coverage issues
- · Emerging risks
- Legal developments

There will be plenty of opportunities for delegates to join in discussions. Time is set aside after each presentation for questions, delegates will be able to take part in Master Classes and at the Symposium, issues can be raised by delegates for debate by the Conference.

# WHO IS THE CONFERENCE FOR?

This Conference will be of interest to anyone involved in Liability Insurance: underwriters, claims managers, risk managers, lawyers and brokers.

#### THE BENEFITS

In addition to hearing expert and eminent speakers there will be an opportunity to:

- Discuss liability insurance issues with others both speakers and other delegates
- Exchange views during the Symposium an important aspect of the Conference is to encourage participation and obtain a good cross-section of views
- Develop business relationships the Conference has a strong social aspect to compliment the academic

# THE VENUE

Robinson College is the most modern college in Cambridge with excellent conference and residential facilities.

# THE LIABILITY UNDERWRITERS GROUP

The Conference is supported by the Liability Underwriters Group, a Committee of the International Underwriting Association of London Ltd (IUA). LUG was formed over 30 years ago by leading underwriters in the London Market with a view to improving levels of knowledge in the market as a whole. This is pursued through an academic approach to dealing with real problems facing the market.

# **CONFERENCE PROGRAMME**

The Programme will include:

# **OPENING ADDRESS**

Mark Gibson

# **LEGAL REVIEW OF THE YEAR**

Tracy Head

# COVER, CONDITIONS AND CLAUSES AND OTHER CHALLENGES TO THE MARKET

Will Morris

# **PRODUCTS LIABILITY AND 3D PRINTING**

**Ingrid Hobbs** 

# **USING THE PAST TO PREDICT THE FUTURE**

Richard Spink

# FRACKING - THE RISKS FOR LIABILITY INSURERS

Anita Daddar

# **PERIODICAL PAYMENT ORDERS**

Martin Allen

# PRODUCTS LIABILITY ON THE HORIZON - ISSUES IN GROUP LITIGATION AND EMERGING RISKS

Jim Sherwood

# THE CONSEQUENCES OF JACKSON: WHERE ARE WE NOW?

Nicola Billen

# **REINSURANCE CONTRACTS: THE NEED FOR CLARITY**

Alison Wood

# WHO'S COVERING WHAT? A LOOK AT POLICY TRIGGERS, HOW COVER ATTACHES AND THE EFFECT OF LEGAL

RULINGS

Neville White

# **RECENT DEVELOPMENTS IN CATASTROPHIC INJURY CLAIMS**

Michael Rawlinson QC

**MASTER CLASS REPORTS** 

SYMPOSIUM

# THE SPEAKERS

#### **CHAIRPERSON**

# **DEBORAH HALL**

Deborah Hall was trained by BBC TV as a journalist and presenter. She presented the local and national news on the BBC for 12 years and was a news anchor on BBC World for 6 years. Deborah presents The Law Channel and The Accountants' Channel for the Einstein Network, GSTV for BT Global Services, The Surveyors' and Architects' Channels for RIBA and the Risk Channel for the insurance market. As a trainer of Presentation and Media Skills, Deborah has worked with senior executives from BT, Vodafone, Ofcom, The Law Society, Merrill Lynch, European Union, WHO, Health Protection Agency and CAREC in the Caribbean. Deborah is the media consultant for Bill Gates' WHO's worldwide programme to vaccinate the poor. She has chaired many Liability and Professional Indemnity Insurance Conferences, including 19 of the 20 LUG Conferences.

#### **PRESENTERS**

#### **MARTIN ALLEN**

Martin Allen began his career in 1988 in the primary market as a claims negotiator with Guardian Royal Exchange in Ipswich handling bodily injury claims. He took a 4 year break to study Law to Masters level at Leicester before returning to claims at what was by then Guardian Insurance, again in Ipswich. He joined Gen Re in 1998. Gen Re primarily writes excess of loss business and Martin has handled numerous complex and high value claims from the casualty and motor books of business, including claims that have settled on a periodic payment basis. Martin has previously presented to the Insurance Institute of London, at LUG meetings and provided training sessions to a number of Gen Re clients.

# **NICOLA BILLEN**

Nicola Billen qualified as a solicitor in 2004. Since then, she has worked in private practice for a leading firm in the UK, and internationally in house for a security solutions provider. She has experience of handling a wide range of business, contractual and insurance issues, both non contentious and contentious, including large scale litigation, injunctions and arbitrations.

#### **MARK GIBSON**

Mark Gibson is a Senior Casualty Underwriter with SCOR in London, having previously worked for Allianz and Munich Re. He has more than 30 years' experience in handling liability insurance ranging from UK regional business to major global programmes placed in the London Market. As a member of LUG for more than 10 years, Mark has contributed to a number of working groups. He is the present Chairman of the Liability Underwriters Group.

# **A**NITA **D**ADDAR

Anita Daddar is a Senior Energy Underwriter at SCOR. She manages a global book of accounts specialising in US risks. Having had 10 years experience in the Liability Insurance Market, she has previously worked for AIG and AXA Corporate Solutions. She holds a degree in Mathematics from the University of Southampton and studied for a Masters in Actuarial Science.

#### **TRACY HEAD**

Tracy Head is a partner in Kennedys. She specialises in employers' and public liability claims, advising on the full range of serious, complex and catastrophic personal injury claims including tetraplegia and paraplegia injuries. She has significant expertise in the handling of product liability claims which stems from her leading the team in Worsley v Tambrands Ltd, the primary toxic shock syndrome case, which considered warnings and labeling. Tracy has experience in advising on alleged faulty products for all those in chain of supply including retailers and manufacturers. She heads the Civil Justice Group for Kennedys and drives engagement with government on the interlocking Jackson reforms with a broad church of interests ranging from corporate with large SIR, composite insurers, public bodies and voluntary groups.

# **INGRID HOBBS**

Ingrid Hobbs is a partner in Mayer Brown. Her extensive experience includes policy coverage disputes, including those involving product liability insurance, professional indemnity risks, financial institutions, technology companies, media and publishing houses and directors' and officers' insurance. Ingrid has also represented many insured entities alleged to have supplied defective products resulting in claims under Product Liability policies or recalls under Product Recall and Guarantee policies. Examples include defending a manufacturer of breast implants; defending a supplier of steel for coal wagons involving South African, English and Australian jurisdictions; defending a manufacturer of tyres following an automotive accident; advising manufacturers of parts for the automotive industry on product recalls and appliance manufacturers on recalls in the USA.

### **WILL MORRIS**

Will Morris is Head of Casualty at Zurich Insurance PLC who he joined last year. He is Leader of Casualty Product Lines for the UK, Italy and Ireland including general insurance, municipal and corporate business covering Public and Products, Employers' and specialist liability lines. He was previously with Allianz Global Corporate and Specialty, London where he was Regional Head of Liability. Will managed the multinational liability book, including Public and Products, Employers', Environmental and Clinical Trials Liability. Prior to that he was with Munich Reinsurance Company and Commercial Union London Market.

# MICHAEL RAWLINSON QC

Michael Rawlinson QC practices from Kings Chambers, Manchester. He both claims and defends within his areas of practice - Personal Injury, Industrial Disease, Clinical Negligence. Within the field of industrial disease claims, he has extensive experience in appearing in cases which have had wider significance beyond the individuals concerned - *Fairchild v Glenhaven* and *Rothwell & Johnston*, the Pleural Plaques test litigation.

#### JIM SHERWOOD

Jim Sherwood is a partner in Berrymans Lace Mawer where he leads the product liability and recall team in London, acting for insurers, suppliers and manufacturers. He was involved in the 'toxic sofa' litigation, the largest group action ever mounted in the UK which related to contact dermatitis caused by furniture imported from the Far East and sold by UK retailers. He is acting in the PIP group litigation and handling claims in the cosmetic procedures sector. Jim has advised on a range of food safety/liability issues and acts in relation to the export of diacetyl, a chemical compound allegedly causing 'popcorn lung' which has given rise to litigation in the USA.

#### **RICHARD SPINK**

Richard Spink was appointed Head of Casualty at AXA Corporate Solutions UK in early 2013, where he focuses on portfolio analysis, financial planning and supporting large corporate clients with their complex Liability programmes. He has a vast array of experience, and has been working in the London insurance market for over a decade, underwriting global corporate Casualty business including Financial Lines, and also working as a full time key account manager. He graduated from Leicester University with a degree in Business Economics, is ACII qualified, and also holds the ISO9001 External Auditor certification.

#### **NEVILLE WHITE**

Neville White is UK Casualty Technical Manager at Tokio Marine Europe. In a career spanning over 25 years he has previously worked at Allianz and St Paul Travelers, before moving to Tokio Marine to work in the Corporate Department and then the London underwriting office. He is a former chairman of LUG and a past conference speaker. He was a member of the IUA's environmental working party and chaired the IUA's financial loss working party.

#### **ALISON WOOD**

Alison Wood ACII is Casualty Treaty Underwriter at Argo International. She started her career at Friends Provident underwriting life and health, and whilst there she obtained a Diploma in Business Studies. She then joined Sun Alliance as a commercial combined underwriter where she headed up an underwriting team within their Southern region, and was their global casualty reinsurance buyer. Subsequently she joined General Re to develop their UK and Ireland property and casualty treaty book, and then their international business. In 2012 she joined Argo Syndicate 1200 to develop an International Casualty and Motor Treaty portfolio, including but, not limited to, UK, Ireland, Europe, Caribbean, South America and Canada.

# **CONFERENCE INFORMATION**

#### **DATES**

Monday 8<sup>th</sup> (5.00pm) to Wednesday 10<sup>th</sup> (3.00pm) September 2014

# **V**ENUE

The Conference will be held at Robinson College, Cambridge

#### **FEES**

The fee for the two-day Conference is £995.00 +VAT. The fee includes accommodation, refreshments, breakfast, lunch, dinner, banquet and Conference documentation

#### **ACCOMMODATION**

Accommodation is in Student Single Study "en-suite" bedrooms located in the College building

#### **CAR PARKING**

Car Parking is available at the Wilberforce Road Athletics Ground - five minutes walk from the College. There is a fee of £25.00 +VAT for this facility.

# **SOLICITORS REGULATORY AUTHORITY CPD SCHEME**

This Conference qualifies towards Continuing Professional Development

#### **CII CPD SCHEME**

This Conference may be regarded as a structured activity for the purpose of CPD

## **BAR STANDARDS BOARD CPD SCHEME**

This Conference qualifies towards Continuing Professional Development

#### **BOOKINGS**

To reserve places for the Conference, please email: tony.gregory@imc-seminars.com or telephone: +44 (0)1491 872 839 / +44 (0)1248 2212

### **PLEASE NOTE**

Joining instructions will be emailed to all delegates prior to the Conference. If you do not receive these, please contact us to ensure we have registered your booking. It may be necessary for reasons beyond the control of the organisers to alter the content and timing of the programme and/or the speakers.