

# LIABILITY INSURANCE: DIVERSE AND COMPLEX ISSUES, COMPLEX AND DIVERSE SOLUTIONS

12<sup>th</sup>- 14<sup>th</sup> September 2011 ROBINSON COLLEGE, CAMBRIDGE

#### THE CONFERENCE

This is the eighteenth Conference organised on behalf of the Liability Underwriters Group. The past year has seen the emergence of many issues impacting on the Liability insurance market. The Conference will consider a number of these and seek to provide solutions to the problems created. We will be looking at some of the more recently emerging risks; legal developments including, product, environmental and financial loss liabilities and policy coverage; the impact of the Jackson review of civil litigation costs; corporate manslaughter legislation, and of course we will consider how the Market is responding. There will be plenty of opportunities for delegates to join in discussions. Time is set aside after each presentation for questions 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 complement the academic

#### THE VENUE

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

#### THE LIABILITY UNDERWRITERS GROUP

LUG was formed nearly 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. LUG provides a forum where underwriting practitioners may meet, exchange views and information, but most importantly, undertake research for the benefit of the whole market. This Conference provides an opportunity for the members of LUG to further its aims and to involve others in the industry with an interest in Liability Insurance.

## **CONFERENCE PROGRAMME**

## Monday 12<sup>th</sup> September 2011

5.30 - 6.30 pm REGISTRATION

Dinner

Conference Chairman's Introduction and The Liability Game

## Tuesday 13<sup>th</sup> September 2011

## The Liability Market 2011

A review of the issues which have concerned LUG over the past year.

**Roger Nash** 

## **Recent Developments in Catastrophic Injury Claims**

**Michael Rawlinson QC** 

## Lord Jackson's Proposals and the Impact on Insurers

A review of the positive and a negative ways in which the proposals will impact liability insurers **Nicola Billen** 

### The Science of Liability

A review of a number of emerging risks and the legal issues arising from scientific, medical, and technological developments

**Andrew Auty** 

#### Corporate Manslaughter - Death and dishonour, but who ultimately pays?

The background to the Act, the first prosecution, and the insurance implications. Are wordings good enough?

**Mark Gibson and James Roberts** 

## **Compensation Culture and the Big Society**

Where is the line now drawn between personal responsibility for actions and imposing legal liability on another? Has it moved? Should it? Does it matter?

**Discussion led by Alistair Kinley** 

## **Report from the Financial Loss Working Party**

The findings of the IUA's Financial Loss working party, the UK law in relation to financial loss, and what is covered by typical Financial Loss extensions.

**Neville White and Stuart White** 

#### **Legal Developments in a Liability Context**

An analysis of recent insurance case law and its impact on the Liability market **Graham Ecklund QC** 

## **Symposium**

## Wednesday 14<sup>th</sup> September 2011

## **Products Liability Law and Scientific Development**

An examination of the law relating to products liability in the light of scientific development of products.

**Simon Pearl** 

## Nanotechnology

A review of the law and regulatory environment of products using nanotechnology **Anna Gergeley** 

## The EL Trigger Litigation

The test litigation and its possible consequences for the market

**Mark Burton and Kieron West** 

## **Recent Developments in Environmental Liabilities**

An analysis of the current law on environmental liabilities and the implications for insurers. **Aidan Thomson** 

Discussion on Issues Raised and the Way Forward

3.45 pm Conference Close

#### The Panel

## Chairperson

#### **Deborah Hall**

Deborah Hall is a journalist and broadcaster. She presented *Breakfast Time, Newsroom South East, Business Breakfast,* the *National News,* and *BBC World.* She has appeared in many other programmes and dramas on television. She is the presenter of The Law Channel for Einstein Network and The Risk Channel for IMC Knowledge. She has chaired many Liability and Professional Indemnity Insurance Conferences, including 16 of the 17 LUG Conferences.

## Speakers

#### **Andrew Auty**

Dr Andrew Auty has a Phd in molecular physics and was a Fellow of Jesus College, Oxford in that subject. He now has his own consultancy, specialising in liability issues, Liability (Oxford) Ltd, and is a consultant to the ABI.

#### Nicola Billen

Nicola Billen joined Stevens & Bolton LLP in September 2002. She has handled a full range of commercial disputes work, including general, contractual and insurance matters for both UK and international clients. She also has experience of large scale litigation, injunctions and arbitrations. She is a member of the British Insurance Law Association.

#### **Mark Burton**

Mark Burton is a Partner in Kennedys where he heads the London Liability Team. He is ranked as a leading individual for defendant personal injury by the Legal 500 and Chambers UK directories. He specialises in catastrophic injury, occupational disease, and test litigation. He is currently acting as coordinating solicitor for the Local Authorities in the Trigger Litigation.

#### **Graham Eklund QC**

Graham Eklund QC practises from 4 New Square. He undertakes both Claimant and Defendant work. He represents major insurers in the Company and Lloyd's markets. He is regularly engaged to advise on policy and coverage issues, including construction of policy terms, the application of conditions and warranties, issues relating to non-disclosure and misrepresentation of material facts and fraudulent claims. His work also regularly involves representing insured defendants in a wide range of product liability, professional indemnity and catastrophic personal injury claims.

## **Anna Gergeley**

Dr. Anna Gergely is Director EHS Regulatory of the International Law Firm Steptoe & Johnson LLP, based in Brussels. She has a PhD in analytical chemistry and quantum chemistry, and is a registered European patent attorney. Her practice covers legal and regulatory issues in areas of chemicals including the REACH Regulation, agro-biotechnology, biocides, cosmetics, food and feed, food contact materials, medical devices and a range of consumer and industrial products. In addition to the above areas, she specialises in nanotechnologies as related to a broad spectrum of industrial sectors.

#### **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, he has contributed to a number of working groups and is currently deputy chairman.

#### **Alistair Kinley**

Alistair Kinley is responsible for Berrymans Lace Mawer LLP's engagement with government departments and regulators on key issues affecting the firm and its clients. The focus of this work is on legal policy within the tort system. He joined BLM at the start of 2006 following ten years experience at the Association of British Insurers, where he led policy on a range of civil justice issues, notably damages reform, costs and conditional fees. He is a current member of the Civil Justice Council, a statutory body which advises the Lord Chancellor and his officials on the civil justice system. He is a past member of the Ogden Working Party.

#### **Roger Nash**

Roger Nash is a Liability Underwriting Manager with Faraday in London, having previously worked for Groupama and AXA (Westgate). He has more than 30 years' experience in underwriting liability insurance ranging from UK regional business to risks placed in the London Market. He is currently chairman of LUG, having been a member for over 10 years. He has been involved in a number of LUG's working groups, and he also chairs the newly created Non-Marine Environmental Group. He is an Associate of the Chartered Insurance Institute and is a Chartered Insurer.

#### **Simon Pearl**

Simon Pearl is Partner, Head of Product Liability at Davies Arnold Cooper. He is one of the UK's leading product liability lawyers. He acts for defendants in group actions in the product liability and healthcare fields, both in England and abroad. He led the defending team in the whooping cough vaccine test case and acted for the NHS in the HIV haemophilia litigation and in the hepatitis C litigation and for GlaxoSmithKline in the MMR vaccine litigation.

### 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.

### **James Roberts**

James Roberts is a partner in the professional and commercial disputes team of Barlow Lyde & Gillbert. He has extensive experience of defending claims against a range of professionals, particularly accountants, directors, surveyors and solicitors. He is regularly involved in multijurisdictional disputes and with all forms of dispute resolution including mediations and arbitration. He also specialises in coverage advice, and insurance advisory and policy drafting work.

#### Aidan Thomson

Aidan Thomson is a Partner in and head of environment and climate change at Barlow Lyde & Gilbert. He has practised environmental law since he qualified in 1993. Acting for clients in the insurance, chemicals, nuclear, rail, local government, aviation, engineering, mining, water and energy sectors, He has wide-ranging experience in contentious and non-contentious environmental matters. He advises on the full range of environmental liability and compliance issues both in a stand-alone and in a transactional context.

#### **Kieron West**

Kieron West is a Partner in Kennedys and heads the national Occupational Disease Unit. He has more than 20 years experience of disease claims issues and has been involved in several of the leading cases. He acts for the London Borough of Newham in the Trigger Litigation.

#### **Neville White**

Neville White is the Senior Casualty Underwriter at Tokio Marine Europe. In a career spanning 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 presently sits on the IUA's environmental working party and chair's the IUA's financial loss working party.

#### **Stuart White**

Stuart White is a Partner in Reynolds Porter Chamberlain. His product liability practice spans a range of industries, including automotive, chemical, construction, energy, food and drink, and pharmaceuticals. In his construction practice, he acts for architects, engineers, surveyors, contractors and specialist subcontractors. He also pursues subrogated recoveries, and advises on coverage and policy wording drafting in all these areas.

#### **CONFERENCE INFORMATION**

Monday 12<sup>th</sup> (6.30 pm) to Wednesday 14<sup>th</sup> (3.45 pm) September 2011

#### VENUE

Robinson College, Cambridge

#### **FEES**

The fee for the two-day Conference is £945.00 +VAT. The fee includes conference documentation, refreshments, breakfast, lunch, dinner, banquet and accommodation.

#### **ACCOMMODATION**

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

#### TRAVELLING TO CAMBRIDGE

For those travelling from London we have a coach that will depart from Lloyd's at 3.45pm on 12h September, and return after the Conference. Fee £20 +VAT.

#### **CAR PARKING**

Car Parking is available free of charge at the Wilberforce Road Athletics Ground – five minutes walk from the College.

#### 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 872839 / 07712482212.

#### PLEASE NOTE

Joining instructions will be emailed to all delegates prior to the Conference. If you do not receive these, please telephone to ensure we have registered your booking. All other documentation will be distributed at the Conference. 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.