

## LAW OF INSURANCE CLAIMS

### Course Description

This course will provide delegates with a detailed analysis of the law relating to insurance claims.

### Target Audience

The training will be of value to anyone involved in insurance, in particular, underwriters, claims handlers, and insurance lawyers. The course will be of particular interest to anyone taking the CII's Diploma course – Insurance Law

### Course Objectives

On completion of the course delegates will be aware of the legal aspects of insurance claims including:

- the importance of identifying the cause of claims
- when a claim is made, exactly how many claims are there under the policy
- how the principle of indemnity is applied
- how insurers may make recoveries by reason of contribution and subrogation
- insurers' rights in respect of fraudulent claims

### Course Format

An interactive presentation including discussion, case studies and exercises based on examples and case law.

### Course Content

#### Causation

- Development of the proximate cause principle
- An analysis of relevant case law

#### The Number of Claims

- An analysis of unifying clauses (and relevant cases) such as:
  - "any one claim"
  - "any one occurrence"
  - "any one event"

#### Indemnity

- The principle of indemnity
- Application of the principle
- Alternatives to indemnity

#### Contribution

- The right to seek contribution
- Basis of contribution
- Other insurance clauses
- Dealing with conflicting clauses

### **Subrogation**

- Insurers' rights of subrogation
- Subrogation in practice

### **Fraudulent Claims**

- Insurers' rights in the event of fraudulent claims
- Insurance Act 2015

### **Presented by Tony Gregory BA(Hons) Dip Mgmt FCII RPLU CPCU**

Tony Gregory is Managing Director of Insurance Market Conferences. He had many years experience in the London Market underwriting Liability and Professional Indemnity business, before establishing IMC. He is a Fellow of the Chartered Insurance Institute and a Vice-President of the Insurance Institute of London. He holds the Registered Professional Liability Underwriter designation of the Professional Liability Underwriting Society (US) and the Chartered Property Casualty Underwriter designation. He holds a Postgraduate Diploma in Laws from the University of London. He was the leader of the Insurance Institute of London's Research Groups on *Professional Indemnity Insurance* (First Edition) and of *Liability and Accident Compensation*. He was a founder member of the Liability Underwriters Group. He lectures and provides training in a range of insurance topics in the London market and worldwide and for academic institutions including the University of Cardiff, the University of Bath and Florida State University.

**Duration** 1 day

**Date** 02 November 2020

**Time** 9.30 am - 4.30 pm

**Venue** Online using Zoom

**Fee** £100.00 +VAT

**In-House Fee** £750.00 +VAT for up to 12 delegates

**Bookings** To reserve a place on this course please contact Tony Gregory  
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