

## PROFILE SUMMARY

Since 1978, I have been an active insurance practitioner in the marine, P and I, energy, aviation, liability and casualty insurance and reinsurance industry.

Within this 45-year time frame, I have served the industry as a marine, energy, general liability and aviation underwriter and claims adjuster, P and I claims handler, insurance auditor and peer reviewer, risk management consultant, subrogation specialist, owner of underwriting agency, insurance executive, insurance archaeologist, historical researcher and accredited course instructor.

I draw on my underwriting and claims experience from the UK, European and North American insurance industry.

I have served on a number of committees and working parties for national and international insurance industry associations.

I have written and contributed to a number of ebooks, articles, papers and other publications in the field of marine, energy, aviation and liability insurance.

## EDUCATION AND TRAINING

London Market Audit Training  
October 2022

London Market Audit Training (Lloyds)  
June 2022

London Market Audit Training  
April 2022

Elected Expert Determiner Academy of Experts)  
March 2022

London Market Audit Training  
Lloyd's of London June and July 2021

Expert Determiner Course: February 2021  
Academy of Experts

Understanding Law and Procedure Rules: October 2020  
Academy of Experts

Annual Refresher Updates on Compliance and Sanctions: 2010 to Present

Certificate in ADR  
ADR Institute of Canada: 2002

Certificate in ADR: 2002  
Conrad Grebel College  
University of Waterloo

Fellow of the Chartered Insurance Institute (Reinsurance and Management) 1985  
Chartered Insurance Institute, London UK

Associate of the Chartered Insurance Institute (Marine, Aviation, Property and liability) 1981  
Chartered Insurance Institute, London UK

Accelerated Management Trainee (Marine, energy and aviation insurance) 1979 to 1981  
Norwich Union Insurance Group

Associate of Institute of Linguists: A.I.L. 1980  
Institute of Linguists

Advanced Course in Maritime Law 1978  
Université d'Aix-Marseille, Faculté de Droit

Diplome D'Etudes Supérieures (a titre étranger) : Post graduate course in French public and private law 1977-1978  
Université D'Aix-Marseille, Faculté de Droit

Nottingham Trent University, 1977  
Honors Degree of Bachelor of Arts in Legal Studies

Civil law (trainee) 1976  
Bryan Armstrong, Solicitors

Contract review and insurance (trainee): Construction, property and liability 1975  
Clarke Chapman Ltd: International Combustion Ltd

#### COMPLEMENTARY ACCREDITATION

- Expert Determiner (Academy of Experts) 2022
- Professional Development: London Market Auditor 2021
- Elected Academy of Experts 2020
- Handling insurance claims in California (certification) 2002
- Norwich Union Executive Training - Blakeney 1987
- Marine Insurance – Insurance Institute London 1980

#### CORE COMPETENCIES

- Insurance expert witness
- Subrogation
- Mediation
- Insurance archeology
- Course provider
- Underwriting
- Audit
- Peer review
- Historical research
- Claims reserve validation
- Claims handling and adjusting
- Claims reserve validation
- Contract analysis
- Litigation support
- Run-off
- Compliance

#### PROFESSIONAL AND BUSINESS EXPERIENCE

##### **President | Jervis ICI Ltd | United Kingdom 2002 – Present**

International Insurance Expert Witness and Consultant: Marine, energy and liability

- Insurance expert witness: marine and liability (over 45 cases)
- Claims reserve validation (Lloyd's Syndicates)
- Liability claims adjuster (Lloyd's Syndicate and International)
- Coverholder auditor (UK and Continental Europe)
- London Market claims auditor [Lloyd's Syndicates)
- Contentious claims review
- Expert determiner
- Peer review
- Insurance archaeologist
- Historical research consultant
- Accredited workshop instructor (CII London and Canadian Institute)

##### **Underwriting Manager / Senior Underwriter | Coast Underwriters Ltd | 2010 - 2021 |**

- Managed local insurance portfolio of cargo, hull, P and I and liability policies
- Oversaw staff of 6 underwriters

##### **President / Owner | Eagle Underwriting Group Inc, Brampton | 1996 - 2002 |**

- Underwrote and serviced insurance policies: Marine and liability
- Serviced and processed claims

##### **President / Owner | Coastal, Marine Claims and Recoveries | 1996 - 2002 |**

- Serviced claims and recoveries for insurance companies and international corporate clients

##### **President and Chief Agent | Norwich Union Group Canada | 1989 - 1996 |**

- Oversaw book of Canadian and American book of business representing over \$ 40 million in annual premiums
- Reported to board of directors and executive in the United Kingdom

- Oversaw underwriting and claims
- Ran off Fire Society portfolio: Property and casualty claims
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#### **Claims Adjuster for North America | Norwich Union Group Canada | 1983 - 1989 |**

- Oversaw marine claims department
- Handled and adjusted major claims / casualties
- Responsible for run off of property and casualty claims

#### **Marine Claims Adjuster | Norwich Union Group Canada | 1981 - 1983 |**

- Handled and adjusted marine claims
- Processed settlements

#### **Underwriting Assistant | Norwich Union Group London, UK | 1980 - 1981 |**

- Underwrote policies developed from London brokers
- Underwrote and administered marine and aviation policies within overseas agencies and branches

#### **Underwriting Assistant | Norwich Union, Le Havre, France | 1980 |**

- Seconded from London to conduct portfolio review

#### **Claims Assistant | Norwich Union Group, Liverpool, UK | 1979 - 1980 |**

- Handled yacht, hull, P and I and cargo claims
- Yacht underwriting

#### **P and I Claims Assistant | Budd S.A. Marseilles, France | 1978 - 1979 |**

- Handled P and I and shipowner defence claims

### **CONSULTING PROJECTS (Examples)**

- Claims adjusting for Lloyds Syndicate: Casualty claims
- Reserve validation: Complex liability claim portfolio
- Lloyd's Syndicate claims audits (all lines)
- Coverholder audits in UK, France, Spain and Italy (all lines)
- International casualty claims adjusting for Lloyd's Syndicate
- Wrote a French insurance industry reference guide and presented a video for a UK IT company
- Drafted an underwriting, claims, compliance and sanctions manual for an insurance company
- Ongoing consultant to Chartered Insurance Institute UK
- Taught marine workshop in Hong Kong
- Underwriting consultant for Canadian insurer
- Insurance archeology project for American steamship company
- Litigation support and expert witness in over 45 cases
- Insurance archeology project for client in California
- Instructor 3-day marine and P & I workshop Singapore
- Audited file for U.S. reinsurer
- Retained as editor on cargo insurance textbook
- Retained as consultant and course instructor for international loss adjusting firm
- Contributed to re drafting of bill of lading and transportation document wording for American freight forwarders and NVOCCs (for insurance company)
- Handled and adjusted claims on Canadian portfolio of insurance policies for clients based in Toronto and Vancouver
- Handled and adjusted claims on book of American marine policies including marine liability policies principally in relation to insureds based in New York, New Jersey, California and Florida
- Retained as insurance consultant to corporation based in Arizona for project in South America
- Retained as insurance consultant for national freight forwarder
- Retained as insurance consultant to international adjusting firm
- Retained as insurance consultant for national food importer
- Retained as consultant to offer 3-day marine cargo surveying course to international insurance adjusting firm
- Set up a program to teach marine cargo, hull and liability insurance courses to brokers and forwarders in USA and Canada

### **MARKET AND INDUSTRY PARTICIPATION**

- Chartered Insurance Institute UK

Accredited Course Instructor 2018-Present

- Insurance Institute of Canada

National Examinations Facilitator – Marine and Energy courses 2012-2014

- CBMU
- Marine textbook review 2010
- Ontario Paralegal Conference
- Guest Speaker 'Training in Mediation' 2001
- IBAO, RIBO (official insurance broker organizations)
- Accredited Course Instructor 2001-2011
- CIP Society - Rosewater Supper Club
- Key Note Speaker 2003
- Canadian Board of Marine Underwriters
- Second Vice President and Executive Member 1999-2000
- Canadian Maritime Law Association Meeting
- Panel member on changes in court procedures 2000
- Toronto Marine Loss
- Speaker - "Pitfalls of Carriage by Air" 1998
- International P and I Working Group (UK) on General Average
- IUMI representative 2000
- International Union of Marine Insurance Conference Oslo
- Guest speaker on 'Loss Prevention' 1996
- International Union of Marine Insurance
- Represented Canada as Member of International Loss Prevention Committee 1995 - 1998
- Toronto Transportation Conference
- Panel Member 1994
- International Union of Marine Insurance Conference Toronto
- Guest speaker - 'port security' 1994
- International Union of Marine Insurance Conference Toronto
- Chair - Organizing Committee 1990-1994
- Canadian International Freight Forwarders Association
- Guest speaker - marine insurance 1993
- Canadian Board of Marine Underwriters
- Chair - National Loss Prevention Committee 1989-1993
- Association of Average Adjusters
- Underwriting Member - Rules and Practice Committee 1989-1999
- Toronto Marine Loss Group
- Vice Chair 1986
- Hull Adjustment Sub Committee
- Vice chair 1985
- International Union of Marine Insurance Conference Tokyo
- Guest speaker - steel products 1995

#### ARTICLES, PUBLICATIONS AND AWARDS (Examples)

- Autonomous Vessels 2016
  - British Insurance Broker's Guide to Marine Cargo Claims 2015
  - Importer's and Exporter's Guide to Marine Cargo Claims UK Edition 2013
  - Risk Manager's Guide to Marine Cargo Insurance 2012
  - American International Freight Forwarder Guide to Marine Cargo Insurance 2013
  - American International Freight Forwarder Guide to Marine Cargo Claims 2013
  - Contributor to Marine Cargo Insurance handbook by K. Vishwanath 2011
  - Canadian Underwriter Journal
- 'Role of Ombudsman for Insurance Companies' 2010
- George Strathy's book on Marine Insurance
- Contributor 2000
- Cunningham Lindsey Newsletter
- Article on Marine Insurance 2000
- CBMU publication "Silent Export"
- Contributed to various chapters 1986
- University of Aix-Marseilles, France
- Thesis - "Le Payement de L'Indu" 1978
- French Government Scholarship for Post Graduate Studies
- Awarded Scholarship - 1977
- Nottingham Trent University
- Thesis - "Constructive Trust" 1977

## MEMBERSHIPS AND EDUCATIONAL AFFILIATIONS

- Member Academy of Experts
- Vetted Member of UK Registry of Expert Witnesses
- Accredited Instructor for Chartered Insurance Institute London, UK
- Former Examinations Consultant for the Insurance Institute of Canada
- Former Accredited Instructor for RIBO (Registered Insurance Brokers Association of Ontario)
- Fellow of the Chartered Insurance Institute
- Accredited Instructor at the CIP Society
- Former Member of the ADR Institute

## EXPERT WITNESS AND LITIGATION SUPPORT - CASES

- Retained as an insurance expert in over 45 cases in the United Kingdom, United States and Canada
- Testified as an insurance expert in approximately 12 cases including 3 times at trial and arbitration (principally marine)

## SECTORS

- **Marine**

Cargo, trade credit, DSU, hull, yacht, construction, marine liabilities, marine trade liabilities, logistics provider and freight forwarder liabilities

- **Protection and Indemnity (P and I)**

P and I, defense, charterer legal liability, war risks

- **Casualty and Liability**

Public liability, employer liability, professional indemnity and errors and omissions, directors and officers, environmental liability, trade and contractor liability

- **Energy**

Oil and gas, upstream, downstream, midstream, renewable

- **Aviation**

- **Reinsurance**

Facultative

Treaty

Bumbershoot

- **Compliance and Sanctions**