

# Roger H. Flaxman CIP ACII MAE

## Curriculum Vitae

2018

### Personal Information

**Date of Birth:** 31<sup>st</sup> December 1951  
**Educated:** The King John School  
**Marital Status:** Married  
**Children:** Three daughters

### Qualifications:

- Chartered Insurance Practitioner (CIP);
- Associate of Chartered Insurance Institute (ACII);
- CEDR Accredited Mediator and Advanced Cert. in Negotiation

### Professional Membership:

- Liveryman; Worshipful Company of Insurers
- Member, Academy of Experts (MAE).
- Member, British Insurance Brokers Association (and Adviser to BIBA iro Brokers' duties and obligations)

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### Summary Career History

I am currently Chairman of Flaxman Partners Ltd - **Insurance Claims Advocates**, practising from 34 Lime Street, London, EC3M 7AT.

My career has been in the insurance industry, starting in 1969 as a broker at Lloyd's of London. In 1974, following a sound grounding in UK, European and North American property insurance I began to specialise in casualty, professional and corporate liability - placing and claims.

From 1978 I focused on professional and corporate liability and by 1983 I was recognised as one of the leading specialists in that field of insurance. This led to my being engaged by professional bodies for specialist advice and services, beyond the arranging of insurance, into areas of risk management, mitigation and avoidance. (See below)

I continued as an insurance broker and adviser until 1999 when I left insurance broking per se and set up Flaxman Partners as an independent consultancy in matters of insurance trouble-shooting and disputed/ complex claims. This role involves me from day to day in insurance market matters and people but I do not trade as an insurance broker and so place no insurances whatsoever. I do manage and advise on claims. My clients include a wide range of the UK's insurance brokers, and their clients.

I enjoy a high reputation throughout the UK as an independent consultant with a sound knowledge of the principles and practice of insurance.

### I am

- an experienced expert witness to the Courts (more than 60 since 2000)
- a CEDR accredited Mediator.
- consultant adviser to the British Insurance Brokers Association.
- an experienced public speaker and facilitator / chairman.
- a regular contributor to professional and industry journals.

- the author of the series of (6) BIBA guides to insurance brokers (members) on matters of good practice and errors and omissions insurance, the most recent (2016) being on the risks associated with under-insurance.
- An author of “How to protect your reputation” and numerous articles for trade journals.

**My clients** are from all walks of commerce, business and professional services and often derive from the recommendation of accountants, solicitors and insurance brokers.

**My interests** have developed beyond the insurance transaction itself into the causes and reasons for corporate, institutional and professional errors and omissions. I am a keen advocate of professional insurance advisory services and mentor younger people in the industry.

I am an advocate of separating insurance advice from the transaction; to enhance standards of professional insurance advice.

**In the course of my career** I travelled extensively overseas on insurance and risk related matters, and served on or advised several committees of professional bodies and trade associations including:

**Institute of Chartered Accountants in England & Wales; Royal Institution of Chartered Surveyors; Royal Institute of British Architects; Royal Town Planning Institute; Law Society of England & Wales**

**In 1984 I devised and implemented the first compulsory (but non-mandatory) professional indemnity insurance programme** for the Institute of Chartered Accountants together with the regulatory concept of an Assigned Risk Pool for uninsurable firms. This model was adopted by the Royal Institution of Chartered Surveyors in 1987 and it has subsequently been successfully adopted throughout the English speaking world.

**In late 1999 I set up my own Insurance consultancy business.** The business model separates insurance advice from insurance sales and transactions.

See website [www.flaxmanpartners.co.uk](http://www.flaxmanpartners.co.uk)

## History of Employment

### 1999 – Present

#### Flaxman Partners Ltd

Independent Insurance Claims Advocates.

### 1991 – 1998

**Miller Insurance Group Ltd** (Lloyd’s Brokers), Director, Professional Risks Company. Adviser to Royal Institution of Chartered Surveyors (personal appointment).

### 1978 – 1991

**C T Bowring/Marsh McLennan Ltd** (Lloyd’s Brokers),

- 1989 to 1991: New business Director and senior Account Chairman to major clients UK and Northern Europe.
- 1981 to 1989: Overseas Account Director (Australia, New Zealand and Far East) Extensive overseas travelling to develop, build and manage new international PI and D&O portfolio.
- 1981: Assistant Director,
- 1983: Divisional Director;
- 1984: Director;
- 1988 Senior Vice President (Marsh Group)
- 1978 to 1981; Broking role, Lloyd’s market. Specialising in PI for Accountants, Surveyors, Architects, Consulting engineers; Solicitors; and Medical Malpractice.

### 1974 – 1978

**Lowndes Lambert Ltd** (Lloyd's Brokers) Senior Broker rising to Associate Director (1976) – Lloyd's market based (broking role).

Specialist broker in Professional Indemnity for Architects, Engineers, Surveyors and all construction-related professions and contractors.

**1971 – 1974**

**W A Stickland & Co Ltd** (Lloyd's Brokers), Junior broker - Office based.

USA property and Casualty; UK and European Fire and Accident;

**1969 – 1971**

**Leslie & Godwin Ltd** (Lloyd's Brokers), Junior Trainee - Office based. UK Fire and Accident dept.

## Principal Achievements

- 1969 -1974** Comprehensive training in all aspects of property and liability insurance.
- 1974 -1978** Specialist training in High-risk Liability insurance including Products liability and Professional indemnity.
- 1978 -1981** Joined CT Bowring specialist PI company. Qualified as ACII in 1981.
- 1981 -1986** Promoted to Overseas Account director to build and manage new PI and D&O portfolio in Australia, New Zealand and Far East. This required learning new skills in marketing and management in multi-cultural environments. Introduced new insurance concepts to local markets, for later indigenous development.
- 1982 -1983** **Innovative design and implementation of UK's first Compulsory professional indemnity insurance programme** (for Chartered Accountants). This was subsequently adopted, in the UK and overseas as a model for other professional bodies.
- 1984** **Appointed as insurance advisor** to Institute of Chartered Accountants in England and Wales.
- 1986** **Appointed as insurance advisor** to Royal Institution of Chartered Surveyors.
- 1989** **Published "How to Protect Your Reputation"** A practical guide to Professional Indemnity Insurance, published by Woodhead Faulkner ISBN 0-902197-77-0a commissioned by the Institute of Chartered Secretaries and Administrators (I.C.S.A).
- 1991-1995** Invited to join London's oldest privately owned insurance broker to develop a specialist Professional Risks insurance broking company. **Increased revenue from £450,000 to £2.4m in 4 years** at a time when market prices were declining at a rate of 15% per annum. This required extensive marketing skills in new areas of business together with management and training of staff to support the development programme.

**1997/8**      **Design of an unique risk-transfer solution for the Pensions industry** (Fund managers and trustees) following the introduction of the Pensions Act 1997. Named, the “Occupational Pensions Defence Union” (OPDU) this product addressed practical and legal issues not previously recognised by the insurance industry, thereby enabling a unique and appropriate form of protection for a specialist client base. It remains highly successful.

**1999**      **Founded independent consultancy**, Insurance Management Solutions Ltd. The purpose of this company was to provide independent, innovative and practical advice to professional firms or companies that require services that are not available from transactional insurance brokers. The concept is to utilise the complementary skills of law, finance, IT and specialist consultancy skills to reduce and control risks and to reduce both the firm’s dependence on insurance and the cost of the residual insurance programme.

**2002-2003**      **Designed and built a new concept in Business-Risk Assessment** for measuring inherent risks in professional firms. Objective - to create a universal, independent benchmark providing assessment, consultancy and statistical analysis.

**2003-2004**      **Designed and introduced a new method of in-house Professional Risk Awareness training** with special focus upon compliance and defensibility at law.

**2004-2006**      **Designed and facilitated Asbestos Liability cover** for Chartered Surveyors and special scheme for Asbestos Inspectors (NIACS) in conjunction with Royal Institution of Chartered Surveyors.

**Engaged by British Insurance Brokers Association** to improve policy standards and availability of insurance for authorised insurance intermediaries following introduction of FSA regulatory status.

**Designed and implemented Property and Liability portfolio risk assessment software** in conjunction with University of Leicester.

**2007-2010**      **Founded Flaxman Partners Ltd** (replacing IMS Ltd)

**Engaged by British Insurance Brokers Association** as retained adviser to members on PI insurance and brokers’ duties in practice.

**Developed and Implemented** a contingent personal liability insurance solution for professionals in retirement.

**Developing new solutions** for medical and clinical risk in the Maternity care environment.

**Dispute resolution and Mediation** implementation methods for boards.

**2010-2016**

**Developed Insurance Claims Advocacy** practice. Expert witness and litigation support service specialising in supporting industry market practice.

**Retained by British Insurance Brokers Association** as adviser to members on disputed insurance claims and professional liability matters.

Increased level of appointments as expert to the courts and litigation support in matters of broker negligence.

**2016**

**Introduced new ADR service** to encourage industry led insurance dispute resolution and so avoiding unnecessary litigation of insurance disputes.

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