

Curriculum Vitae 2023



Roger H. Flaxman ACII
Chartered insurance Practitioner
Experienced expert to the courts

Personal Information

Date of Birth: 1951

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)

Summary of Experience

- experienced expert witness to the Courts (over 200 cases)
- accredited CEDR Mediator
- consultant adviser to the British Insurance Brokers Association.
- author of BIBA (6) guides to good practice.
- experienced public speaker and facilitator / chair.
- regular contributor to professional and industry journals.
- author of "How to protect your reputation (1987)"

I am currently Principal Consultant and Executive Chairman of Flaxman Partners Ltd - Insurance Claims Advocates, London EC3. The company deals mainly in resolving complex, distressed and disputed insurance claims in most classes of general insurance.

I act in my own capacity as an expert to the courts, as do some of my colleagues in Flaxmans.

Summary Career History

My career in the insurance industry started in 1969 as a broker of fire and property insurance for brokers at Lloyd's of London. In 1974, following a solid grounding in UK, European and North American property insurance I began to specialize in casualty, professional and corporate liability - placing and claims.

From **1978** I focused on professional and corporate liability (D&O).

By **1985** 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 and claims resolution. (See below)

I continued as a specialist insurance broker and adviser until **1999** when I left insurance broking per se. I set up *Flaxman Partners* as an independent consultancy in matters of insurance trouble-shooting in response to client needs for expert insurance advice independently from the insurance broking sales process. This role involved me day to day in insurance market matters and people. I no longer traded as an insurance broker but rather practiced as a professional insurance consultant.

In **2009** the company veered towards managing distressed insurance claims in the wake of the financial crash of 2008. Flaxmans has become known as the # 1 insurance advocacy service in the UK. Its purpose is to resolve disputes without resort to litigation using the skills and resources of mediation, expert early evaluation and direct access counsel opinion where necessary.

I am familiar with most classes of general insurance.

I am particularly experienced in brokers' duties and obligations to insured and insurer.

Flaxmans is highly respected by the insurance community and including the Chartered Insurance Institute from whom Flaxmans have received an award for its services.

Clients come from all walks of commerce, business and professional services, UK and overseas, and often derive from the recommendation of accountants, solicitors and insurance brokers.

Particular Achievements

I travelled extensively overseas (1973 – 1999), (Scandinavia, Northern Europe; Fr SP It Ger.; Far East / Australasia / USA/Canada serving the insurance markets with access to the London insurance market and advising on specialist insurance and risk-related matters.

I served on and 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 program 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 2000 I founded my own Insurance consultancy business. The business model separates insurance advice from insurance sales and transactions.

From 2008 (to present) Flaxman Partners Ltd. t/as **Flaxmans**. Insurance Advocates to policyholders specializing in the alternative dispute resolution of distressed, complex claims.

In 2020 my company successfully campaigned for the benefits of insurance cover for Covid related claims.

Since 2021 my company has continuously assisted in the development of insurance for sustainable timber-built environment.

Since 2022 my company has delivered an on-going series of webinars concerning insurance market practice and professional standards to the Chartered Insurance Institute attracting audiences in excess of 900 members at a time.

Flaxmans has access to several experienced consultants, who are able to give **expert evidence** or **litigation support** to law firms.

We also have access to currently employed insurance market experts.

Areas of expertise:

Insurance market practice:

Insurance broking practice:

Inc. General Insurance (excl Life, Pensions Health and Critical Illness etc.)

Property: Liability; Professional indemnity, D&O and other misc. classes excl. Marine, Aviation, Reinsurance.

See website www.flaxmanpartners.co.uk



History of Employment

2008 - Present

Flaxman Partners Ltd

Independent Insurance Dispute and Claims Experts.

1999 – 2008

Insurance Management Solutions Ltd

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 (Marsh) (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 Prof Indemnity and Financial Institutions 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 (Miller) to develop a specialist Professional Risks insurance broking company.
- 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.
- 1999/2000** **Founded independent consultancy, IMS.** 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.
- 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 (now FCA) 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).
- 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** **Developed Insurance Claims Advocacy** practice (Flaxmans). Expert witness and litigation support service specialising in supporting industry market practice.
- 2011** **Retained by British Insurance Brokers Association** as adviser to members on disputed insurance claims and professional liability matters.
- 2016** **Introduced new ADR service** to encourage industry-led insurance dispute resolution and so avoiding unnecessary litigation of insurance disputes.
- 2019** **Introduced new FOS service** - for assistance to brokers and policyholders in getting the best from Ombudsman services.
- 2020** **Campaigned** on behalf of policyholders suffering from Covid related unpaid insurance claims. Challenged industry on deduction of Furlough monies from Business Interruption claims.
- 2021** **Developing** alternative insurance to traditional markets for sustainable timber construction.
- Present** **Chairman and principal consultant of Flaxmans- Insurance claim dispute resolution experts.**
- Actively working in the insurance industry as independent consultants to policyholders, brokers and insurers - as required.**
- Expert Evidence - Litigation Support - ADR - Mediation**
-