

ELAINE HELM

Managing Director

Employer:

Insurance Development and Training Ltd
established in 1999

Registered Office:

Moore Stephens South LLP
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An Expert with sound Technical Motor and General Underwriting experience.

Appointed to deal with General Insurance cases where the Courts require an Expert report.

One of a small number of individuals considered to be an Expert on the FCA's rules in relation to General Insurance.

Appointed by FCA Supervision Team to investigate Brokers and to implement recovery plans as necessary.

An Expert with knowledge and experience of the terms and conditions of Insurers' Agency Agreements and of the ABI's Code of Conduct.

Over 25 years' experience as a witness providing evidence, statements and court attendance on behalf of the CPS and Procurator Fiscal, in relation to Motor Insurance cases.

Over 20 years dealing with Motor Insurance disputes between Insurers and Intermediaries.

Over 30 years' experience in mediation between Insurer and Insurer, Insurer and Broker and Insurer or Broker and Policyholder.

Experience in implementation of ISO, Investors in People and Due Diligence assessments.

1999 to present date

- Business and FCA Compliance Advisor and Expert Witness to the Insurance Industry and Mediator.
- Appointed as a partner to HSBC Intermediary Marketing Division (IMD) from 2003 to 2009 to work with Insurance Brokers to ensure they comply with both Insurers' and the FCA's rules.
- Currently working with 14 General Insurance Brokers nationwide as their Business and Compliance Advisor.
- Working on behalf of Insurers who have cause for concern in relation to Brokers they deal with. Reports are produced and recovery plans agreed and overseen.
- Appointed to work with Brokers who fail FCA audits but are given a period in which to implement the corrective action, as necessary.
- Represented a large number of insurers, including Lloyds, in relation to a Motor fraud case involving a large number of Motor Insurance policies which had been arranged but not submitted to the Insurers concerned. Investigations were carried out, a report produced and recommendations agreed by all insurers. The case was settled via an IVA with insurers receiving a higher percentage of premiums than was expected.
- Principle witness on a number of Motor Insurance fraud cases.
- Ongoing involvement on behalf of Insurers or Intermediaries when Motor and General Insurance disputes arise.
- Working with Insurance firms as Recruitment profiler when recruiting for Management positions and when developing their Management teams.

1988 to 1999

Technical Underwriting Superintendent ITT London & Edinburgh Insurance Company (L&E)

- Responsible for 60 staff dealing with Brokers via telephone and correspondence.
- Police liaison, I was required to consider Motor cases referred to L&E by Police throughout the UK. Statements were provided for CPS and the Procurator Fiscal and numerous court attendances followed.
- Experienced witness on Motor cases and experienced in cross examination.
- Headed an internal Motor Insurance fraud case working with the Fraud Department and Police to ensure several arrests.
- Partnered the internal audit team on numerous occasions in relation to broker Motor Insurance fraud. Detailed investigations were completed and reports provided prior to police intervention.
- Final decisions rested with me on non- disclosure cases. I decided whether the Motor Insurance case was to be deemed Null and Void ab initio or if retrospective premium was to be collected.
- Investigations as and when the Insurer had cause for concern regarding a Broker, an initial investigation would be carried out and I would decide whether we should suspend or cancel an agency following a visit.
- Experience of Motor Insurance fraud cases, non- disclosure of material information and ABI code of conduct.

1985 - 1988

Manager W Fred Garner Insurance Brokers - part of the Leslie and Godwin Group.

Prior experience has been in the general insurance industry since leaving school.