

CURRICULUM VITAE

Mrs Philippa Carne Rowe MA FCII FAE QDR
Chartered Insurance Practitioner

Home Address:

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Business Address:

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Date of Birth:

21st March 1952

Family:

Married (nee King)
One child, two stepchildren

Qualifications:

1971-4	New Hall (now Murray Edwards College), Cambridge - BA in Economics
1977	MA (Cantab)
1978	Associate of the Chartered Insurance Institute (ACII)
1981	Fellow of the Chartered Insurance Institute (FCII)
1989	Chartered Insurance Practitioner
1992	Associate of The Academy of Experts
1993	Member of The Academy of Experts (MAE)
1995	Accredited Mediator and Qualified Dispute Resolver on The Academy of Experts Register (QDR)
1996	Member of BILA (British Insurance Law Association)
1998	Arbitrator panel member of ARIAS (UK)
2004	ARIAS (UK) Certified Mediator Fellow of The Academy of Experts
2006	Member of the Worshipful Company of Arbitrators

Career History:

1991 - date	Senior Partner, Phillipa Ross & Co. Reinsurance Consultancy & Reviews, a firm providing professional services to the non-marine insurance and reinsurance market.
2004 - date	Director, The Academy of Experts Company
1998 - 2002	Director, Contract Clauses Agency Limited (a joint venture between Phillipa Ross & Co, Reinsurance Evaluations Ltd and Thompson Reinsurance Researches)
1989 - 1991	Sole practitioner, Phillipa Ross & Co
1974 - 1989	R J Kiln & Others, Lloyd's, a leading non-marine syndicate in the Lloyd's market, working primarily in the fields of claims management, RITC estimation, wordings and treaty accounting. Including two years' underwriting - one as assistant to the international treaty and aviation underwriter, one underwriting USA Casualty excess of loss reinsurances.

Main professional experience

Mrs Rowe has extensive experience of London market and world-wide insurance and reinsurance principles and practice, gathered over nearly fifteen years as a leading market participant in the role of Claims Manager for the Kiln syndicate at Lloyd's, and twenty as an independent reinsurance consultant.

Current professional activities include provision of arbitration, mediation and expert witness services and expert opinions, technical consultancy, audit and inspection services and advisory assistance on reinsurance, binding authority and insurance matters to members of the Lloyd's and London insurance and reinsurance market, predominantly but not exclusively in the areas of reinsurance market practice, claims handling, reserving and IBNR calculation, commutations, contract wordings and technical accounting.

While at Kiln, Phillipa had extensive experience, in both a leading and following capacity, of management, adjustment, reserving, negotiation and settlement of claims in all classes of non-marine insurance and reinsurance including USA primary and excess casualty insurance and reinsurance. She is familiar with APH claims and the papers produced by the various London Market. working parties and claims committees. As a consultant she has carried out numerous inspections of claims records, including US APH and other major casualty claims, and has given expert evidence on related matters, including general London Market claims handling practices and reserving for claims, in the English High Court and at numerous arbitrations in England, the USA and Canada. She continues to lecture and advise clients on claims management techniques and on estimation of IBNR claims. She has just completed co-authorship of the Chartered Insurance Institute's Diploma examination 2009 coursebook on "Claims Practice".

Mrs Rowe is a past Chairman of The Academy of Experts and a member of The Academy's Fellows' Vetting Committee, responsible for accrediting applicants for fellowship of The Academy, its highest practising qualification.

Dispute resolution experience

Mrs Rowe is available as an experienced **expert witness, arbitrator, expert determiner or mediator** in reinsurance and related matters. She is an accredited expert witness on the Academy of Experts' Register, and is included in the Chartered Insurance Institute's list of reinsurance experts, and is an accredited arbitrator on the ARIAS(UK) panel of reinsurance arbitrators, and an accredited mediator.

First party experience: Mrs Rowe has extensive experience of claims negotiation and settlement, litigation and arbitration and of litigation support and provides investigative analysis, opinions and consultancy to parties contemplating or engaged in insurance and reinsurance disputes. While working

at Lloyd's she handled, as representative of a leading syndicate, a large number of claims in litigation or arbitration, and facilitated compromise settlements and commutations, and was a signatory, on behalf of the Kiln syndicates, of the "Wellington Agreement" for the handling of US asbestos-related claims.

Expert and other evidence: Mrs. Rowe has twice been deposed (in the US) as the defendant in USA insurance cases, has appeared as witness of fact in a London reinsurance arbitration, and acted as expert witness in several reinsurance arbitration and litigation matters, and in Lloyd's Names Action Group cases. Mrs Rowe appeared as an expert witness, and gave oral evidence, before Cresswell J. in the Commercial Court on behalf of the Merrett Names' Action Group. She also acted as assistant to the expert witness appointed by the Gooda Walker Action Group in *Deeny & Others-v-Gooda Walker Ltd.* She has given oral evidence as an expert at several arbitration hearings in London and Ontario and been deposed as an expert witness in the USA. Phillipa has prepared expert evidence for other jurisdictions including Massachusetts, USA and Israel.

Mediation: Mrs Rowe is an experienced and successful mediator, accredited by The Academy of Experts' and a member of its Register of Qualified Dispute Resolvers (QDR number 47), and by Nottingham Law School on behalf of ARIAS(UK) and a member of the ARIAS(UK) panel of mediators. She has acted as a court appointed Mediator in the London County Court where she has conducted a large number of mediations, and sits as mediator in insurance market and other large commercial disputes, and court referred cases via the National Mediation Helpline. In total Mrs Rowe has conducted some 25 mediations, of which approximately 75% have successfully resulted in settlements. She is lead assessor for accreditation of mediators for The Academy of Experts' Register and acts for the Nottingham Law School faculty of dispute resolution as an assistant trainer of mediators for the ARIAS(UK) mediators' accreditation course.

Arbitration: In September 1998 Mrs Rowe was elected to Panel Membership of ARIAS (UK), the "AIDA Reinsurance and Insurance Arbitration Society of the UK". She sat as third arbitrator in Bermuda in an international reinsurance dispute, the subject of the 2002 Privy Council decision *Associated Electric vs European Re*, and has been appointed arbitrator in a number of reinsurance related disputes. Mrs Rowe is listed in the Reinsurance Association of America (RAA) Directory of reinsurance arbitrators. Mrs Rowe is a member of the Worshipful Company of Arbitrators.

Adjudication/Expert Determination: Mrs Rowe has been appointed a Scheme Adjudicator under the WFUM Companies Scheme of Arrangement. She teaches and examines in Expert Determination for The Academy of Experts.

Other professional associations

Mrs Rowe is a member of the British Insurance Law Association and of the London Fellows Group of the Chartered Insurance Institute, and former Secretary (1991-1993) of its Fellows' London and Overseas Region. From 1990 to 1999 she was a Council member of The Academy of Experts and from 1998 to 1999 was a Vice-Chairman of the Academy of Experts and Dean (to April 1999) of its Faculty of Mediation and ADR. Mrs Rowe was Chairman of The Academy of Experts from 2004 to 2005. She is currently Chairman Elect of The Academy of Experts, and takes office as Chairman in January 2010.

She was co-opted to the recent BILA sub-committee making recommendations to the Law Reform Commission on possible reform of insurance contract law, and was until the Society's dissolution a member of the Legislation Panel of the CII's Society of Fellows.

In May 2006 Mrs Rowe was elected to the committee of ARIAS(UK).

She is a member of the Association of Northern Mediators, a mediator member of the Civil Mediation Council, and was a member of the Association of Run-Off Companies until 2007.

Lecturing, training and writing

Mrs Rowe has lectured at the CII College of Insurance and for LLP Ltd/dyp on reinsurance subjects and for the Academy of Experts and the Council of Legal Education and elsewhere on alternative dispute resolution subjects. In 1994 she addressed a LIRMA Forum on the subject of ADR for reinsurance disputes.

She is a frequent speaker and lecturer at public seminars presented by Hawksmere, Falconbury and other conference organisers on reinsurance and dispute resolution subjects. She has designed and presented two one-day workshops on reinsurance subjects for Hawksmere, and has assisted the Hawksmere plc conference and publishing organisation and others with the design of other public seminars on reinsurance subjects.

During 2006 Mrs Rowe presented a programme of courses on claims handling and reinsurance subjects for Insurance Market Conferences Limited. She is a tutor on Academy of Experts training courses on expert witness, expert determination and mediation topics.

Mrs Rowe has published several articles in, for example, *ReActions*, *Global Reinsurance*, *ForeSight*, *Reinsurance*, *The Expert* and the CII Society of Fellows' *Journal*, and has contributed a chapter on "Expert evidence in insurance and reinsurance cases" to Mark Cato's *The Expert in Litigation and Arbitration* (LLP Limited, 1999).

She is the author of Title 6(II) in Butterworth's "Atkin's Court Forms" on *Alternative Dispute Resolution* (published 1998, 2nd edition 2003, 3rd edition in preparation,) and of the second edition of *Resolving your Disputes by Mediation* published by The Academy of Experts (2004). She is a co-author of the Chartered Insurance Institute's Diploma examination 2009 coursebook on "*Claims Practice*".

She is a past member of the Editorial Advisory Board of, and occasional contributor to, Sweet & Maxwell's *Insurance and Reinsurance Law Briefing*, and a contributor to the *Kluwer Handbook of Insurance*. and the *Kluwer Insurance Briefing*

In 1981 she assisted the late Robert Kiln with his book *Reinsurance in Practice* by reading and commenting on the manuscript before publication. She has been commissioned by Witherby's to write a book on claims reserving.

A complete list of Mrs Rowe's publications and lectures is provided below.

Other activities

Mrs Rowe has also, from 1992 to 1993, acted as part time Director of Development for New Hall, Cambridge, and was for several years a member of the New Hall Society Committee, and of the college's Development Campaign Committee.

Phillippa is Immediate Past Chairman of the Weardale Chamber of Trade & Commerce, past Chairman of the "Working Dales Partnership", immediate past Chairman of Governors of Wearhead Primary School, and Chairman of the Upper Weardale Festival of Music.

Publications:

BOOKS

- Alternative Dispute Resolution* *Atkin's Court Forms Title 6(2)*, Butterworths (1998, second edition 2003, third edition 2008.)
- Resolving Your Dispute by Mediation* The Academy of Experts (2004)
- Claims Practice (Diploma Examination Coursebook P85)* Chartered Insurance Institute, 2009; one of three co-authors

CHAPTERS

- Expert Evidence in Insurance & Reinsurance Cases* Chapter 7 in *The Expert in Litigation and Arbitration*, ed Mark Cato, LLP Limited (1999)
- Resolution of Disputes - Personal Lines - and Alternative Dispute Resolution* Chapter 4, Part 1 ("General Principles and Market"), in *Kluwer's Handbook of Insurance*, (last updated May 2007, current update in progress)

ARTICLES

- Will You, Won't You?:* *ReActions*, September 1991, with J H Rowe
- Engaging Expectations:* *ReActions*, October 1991, with J H Rowe
- Insurance Company Solvency: Conference Report* *Journal of the CII Society of Fellows*, July 1993
- ADR and Reinsurance Disputes - A More Cost Effective Approach:* *Reinsurance Market Report*, June 1994
- A Case of Syntax:* *Global Reinsurance*, October 1994
- Alternative Dispute Resolution as a New Tool for Risk Managers:* *Foresight* (Journal of the Institute of Risk Management), November 1994
- ADR and Reinsurance Disputes:* *The Expert* (Journal of the Academy of Experts), Spring 1995
- An Expert Assessment:* *Reinsurance*, March 1995
- When Will ADR Really Take Off?:* *Global Reinsurance*, March 1995
- Review of "Modest proposals for bringing reinsurance law up to date": *Kluwer Insurance & Reinsurance Law Briefing*, Issue No 2, December 1996
- Reinsurance: safe in the hands of UK justice?:* *Global Reinsurance*, December 1996
- The future shape of the Lloyd's Market:* *Kluwer Insurance & Reinsurance Law Briefing*, Issue No 4, March 1997
- Equitas Reports:* *Kluwer Insurance & Reinsurance Law Briefing*, Issue No 7, May 1997
(Reprinted in *The London Insurance Insider*, Issue VI, June 1997)
- How far has Woolf furthered the ADR cause?:* *The Expert*, June 1997
- Delegated underwriting arrangements:* *Kluwer Insurance & Reinsurance Law Briefing*, Issue No 20, June 1998
- Policies that say what they mean and don't say what they don't mean:* *Kluwer Insurance & Reinsurance Law Briefing*, Issue No 22, August 1998
- A View from the Side Benches - a personal review of events in the reinsurance world in the past year:* *Global Reinsurance*, September 1998
- Please can we have our money back? (On the effect on reinsurance settlements of the Kleinwort Benson HOL decision):* *Kluwer Insurance & Reinsurance Law Briefing*, Issue No 27, January 1999, with Ken Louw
- New Civil Procedure Rules on Experts:* *Kluwer Insurance & Reinsurance Law Briefing*, Issue No 33, July 1999
- Expert Evidence in the Commercial Court:* *Kluwer Insurance & Reinsurance Law Briefing*, Issue No 34, August 1999

<i>Reinsurance Inspection rights: You want to do what!:</i>	<i>Insurance Day</i> , 10th October 2000, with James Ross of Manches Solicitors
<i>Reinsurance law in Australia and England - compare and contrast:</i>	<i>Kluwer Insurance & Reinsurance Law Briefing</i> , Issue No, 61 November 2001
Book review: Robert Merkin, " <i>Arbitration Law</i> ":	<i>The Expert</i> , Spring 2001
<i>Handling "customer complaints" - who rules?:</i>	<i>Kluwer's Insurance Briefing</i> , Issue No. 105, 25 February 2002
<i>FSA's regulation of insurers' outsourcing activities:</i>	<i>Kluwer's Insurance Briefing</i> , Issue No 119, 23 April 2003
<i>A Developing Legal Framework for ADR:</i>	<i>Kluwer's Insurance Briefing</i> April 2004
<i>New CPR Part 31 Disclosure Rules: A "Document" in the Electronic Age:</i>	<i>The Expert and Dispute Resolver</i> , Spring 2007
Book Review: <i>Arbitration Awards – A Practical Approach</i> (Ray Turner):	<i>The Expert and Dispute Resolver</i> , Spring 2007
<i>Recent Updates to CPR - Potential Traps for the Unwary</i>	<i>Kluwer's Insurance Briefing</i> , July (?)2007
Profile: <i>Lord Savile of Newdigate (President of The Academy of Experts):</i>	<i>The Expert & Dispute Resolver</i> , Summer 2007
Profile: <i>The Right Hon Lord Justice Johnston:</i>	<i>The Expert & Dispute Resolver</i> , Winter 2007
<i>New Complaints Handling Rules</i>	<i>Kluwer's Insurance Briefing</i> , January (?)2008
Profile: <i>The Right Hon Lady Justice Hallett:</i>	<i>The Expert & Dispute Resolver</i> , Spring 2008
Profile: <i>The Hon Mr Justice Jackson:</i>	<i>The Expert & Dispute Resolver</i> , Spring 2008
<i>Meet the Chairman - Interview with Nigel Young:</i>	<i>The Expert & Dispute Resolver</i> , Spring 2008
Profile: <i>The Hon Mr Justice Bean</i>	<i>The Expert & Dispute Resolver</i> , Summer 2008
<i>No Hiding - Publication of Complaints Data by the FOS:</i>	<i>Kluwer Insurance & Reinsurance Law Briefing</i> , (?) April 2009
<i>Recent updates to CPR</i>	<i>Kluwer Insurance & Reinsurance Law Briefing</i> , (?) July 2009
<i>Further transparency: FOS and FSA publish complaints data by firm</i>	<i>Kluwer Insurance & Reinsurance Law Briefing</i> , (?) October 2009
Profiles: <i>Sir Graeme Catto, Vice President of TAE and John Cowan, Honorary Fellow of TAE</i>	<i>The Expert & Dispute Resolver</i> , Winter 2009
Book review: <i>Jonathan Warne, "International Commercial Dispute Resolution"</i>	<i>The Expert & Dispute Resolver</i> , Winter 2009

Talks and Lectures:

<i>Lectures on US Market: Regulatory and Legal Considerations and on How Reinsurance is Arranged</i>	for CII College of Insurance's "US Non-Marine Reinsurance" course, London - various dates 1991 to 1994
<i>Lectures on Reinsurance Claims Management and on Claims Reserving and IBNR</i>	for dyp/Lloyd's of London Press "Reinsurance Practice" and "Advanced Reinsurance Practice" courses, London - various dates 1995-2000
<i>Lost, Stolen or Strayed - Clauses which have been left out</i>	for Hawksmere Seminar "Practical Tips for Drafting Reinsurance Wordings", London, 19th Sept 1996, 25th Sept 1997
<i>ADR and Reinsurance Disputes - A More Cost Effective Approach</i>	address to LIRMA Forum, London, 26th April 1994
<i>Reinsurance with Reassurance - Possible future developments in ADR</i>	for Insurance Institute of Isle of Man CPD Conference, Douglas IoM, 10th November 1995
<i>The Role of the Expert in Insurance and Reinsurance Coverage Disputes</i>	for "The Lawyer" Conference "The Witness Programme", London, 30th September 1997
<i>Reinsurance allowance in reserving</i>	for Hawksmere conference "Claims Estimating &

	Reserving", London, 30th November 1999, 15th November 2000, 27th November 2001, 26th November 2002 and 18th November 2003.
<i>Thinking it through: what clauses do you need?</i>	for Hawksmere conference "Drafting & Interpreting Reinsurance Wordings", London, 24th October 2001, 31st October 2002, 27th November 2003, 21 April 2004, 9th November 2004, 26 April 2005, 31st October 2006, 25th April 2007, 17th October 2007, 23rd April 2008, 14th October 2008.
<i>Expert Witnesses - Accreditation or Regulation? The Academy View</i>	address to Conference of The Academy of Experts, London, as Chairman, June 2004
<i>Aspects of Claims Reserving</i>	one day workshop for Hawksmere, London, 29th November 2005
<i>Drafting Reinsurance Wordings</i>	one day workshop for Hawksmere, London, 30th November 2005
<i>Reinsurance Claims Management: US versus the UK versus Continental Europe</i>	for Falconbury "Reinsurance Claims Management" conference, London, 13th May 2008, 28th October 2008
<i>Claims Management</i>	chair of round table discussions at Falconbury International Reinsurance Summit, Bermuda, May 2008
<i>Inspections of Reinsurance Records</i>	for Falconbury "Reinsurance Claims Management" conference, London, 28th October 2008 (also Conference Chairman); 18 May 2010
<i>Access to Records and Confidentiality</i>	for Falconbury " Reinsurance Contract Wording and Disputes" conference, London 19-20th May 2009; 2-3rd November 2009; 7-8th June 2010 (also conference chairman)
<i>Dispute Resolution Workshop, including Mock Mediation</i>	(chair): for Falconbury " Reinsurance Contract Wording and Disputes" conference, London 19-20th May 2009, 2-3rd November 2009
<i>Lectures on Alternative Dispute Resolution</i>	for Council for Legal Education, Gray's Inn, London, (on behalf of The Academy of Experts), various dates 1993-1996
<i>ADR -The Reality</i>	at the Expert Witness Event, London Barbican, 29th November 1995
<i>Alternative Dispute Resolution</i>	RICS W Sussex Branch and Law Society Chichester Branch, Sussex, 21st March 1996
<i>ADR - Will it Really Happen?</i>	Chartered Institute of Arbitrators, Northumbria Branch, Newcastle-upon-Tyne, 22nd March 1996
<i>ADR for The Expert - a Wealth of New Opportunities</i>	at Academy of Experts Conference, London, 28th October 1996
<i>Alternative Dispute Resolution - Opportunities for Accountants</i>	for Chartergroup Partnership, 6th November 1996
<i>Alternative Dispute Resolution</i>	for Hawksmere seminar "Insurance Litigation & Dispute Resolution", London, 24th March 1997
<i>Alternative Dispute Resolution-</i>	for Hawksmere seminar "Handling Personal Injury Claims", London, 3rd June 1997
<i>A Lot of Hot Air? - Recent developments in dispute resolution and alternative dispute resolution in the Insurance Industry</i>	for Northumbria Branch, Chartered Institute of Arbitrators, Newcastle-upon-Tyne, December 1998
<i>Expert Determination</i>	Academy of Experts Members' technical evening meeting, London, 13th October 2008

Various public and in-house reinsurance, claims and dispute resolution training courses for *Insurance Market Conferences Ltd* during 2005, and for Phillipa Ross & Co. clients, 2005 -2008; and various mediation, expert witness and expert determination training courses for The Academy of Experts, 2004 to date.

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