

Curriculum Vitae - Sean Finnegan ACII. ATAE.

Chartered Insurance Broker

Expert Witness



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Sean Finnegan Associates (Expert Witness) Ltd.

Summary

An experienced insurance professional who worked as a broker for with 44 years, principally with Marsh, and then Arthur Gallagher. I placed and serviced insurance arrangements for a broad spectrum of clients ranging from small SMEs through to large and complex corporate organisations. This activity included preparing broker submissions for insurers, as well as writing and presenting both new business and renewal reports to clients. When looking to secure appropriate cover and fair premiums for clients, I brokered into both regional and London insurance markets.

Classes of business handled included:

- *Property*
- *Business Interruption*
- *Employers, Public and Products liability*
- *Professional Indemnity*
- *Motor*
- *Household*

I have acted for clients across a wide range of industries and professions, including Charities, Care Homes, Solicitors, Property Owners, Food, Ceramics, Motor Trade, Fuel distribution, Waste, Hotels and Leisure, Manufacturing and Retail.

During my time with two national brokers and a regional consolidator I have led teams and businesses and been responsible for mergers and acquisitions due diligence work. I therefore have a rounded understanding of the modus operandi of both small to medium sized broking firms, and of larger national firms.

My work has included the development and implementation of Standard Operating Procedures for broking, placing, and renewing business with insurers. I am familiar with the FCA's Principles and the "Insurance Conduct of Business Sourcebook" rules and guidance as set out in the FCA Handbook. I understand both the duty of care a broker owes to their client and the responsibilities that go with that duty.

Finally, throughout my career I have handled both property and general liability claims, and I have also been involved in the management of specific broker negligence claims against the organisations I have worked for.

I now practise as an Expert Witness and have assisted instructing solicitors in matters concerned with alleged breach of duty by a broker, including:

- *Failure to make a fair presentation of risk.*
- *Underinsurance.*
- *Failure to properly establish demands and needs.*
- *Failure to properly place or advise on suitable cover.*
- *Failure to explain policy cover, terms, and conditions.*
- *Business Interruption disputes.*

My instructions come from solicitors in England, Scotland, and Northern Ireland, and have been from those acting for claimants, and those acting for defendants. I have prepared Part 35 reports, produced Joint Statements with other experts, and helped prepare for mediation. I have also given evidence in court. In addition to my expert witness work I am also retained by two research firms to advise on trends and developments in the UK insurance market.

I am a practising Associate of the Academy of Experts, 3 Gray's Inn Square, London, WC1 5AH.

Skills

- *Analytical*
- *Resolution of complex issues*
- *Knowledge of insurance product and processes*
- *Communication and negotiation, including at board level*
- *Pragmatic*

Career History

1974 to 1980 - Eagle Star Insurance Group; underwriting and claims management.

1980 to 2005 - Marsh and McLennan; broking and servicing clients, sales and leadership of teams. Latterly a global managing director.

2005 to 2013 - Giles Insurance Brokers. Sold to Arthur Gallagher in 2013.

2013 to 2020 - Arthur Gallagher; Commercial Director for the UK retail division.

2020 to present - Sean Finnegan Associates (Expert Witness) Ltd.

Qualifications and Accreditations

- Associate of the Chartered Insurance Institute by examination (1979)
- Chartered Insurance Broker
- Practising Associate Member of the Academy of Experts.