



Insurance

“The quality of the work is very high and they are very good at understanding and delivering exactly what we want; we don’t have to chase them up and they will make an effort for us”

Chamber UK 2017

“They are easily approachable, their ideas are innovative and they explain things very clearly as well.”

Chambers UK 2018

Award winning insurance team

Our international team acts for clients throughout the global insurance sector including insurance and reinsurance companies (including Lloyd’s syndicates), bancassurers, insurance intermediaries and service providers. We are recognised for our innovative work and track record for attracting the most impressive instructions in this constantly changing market. We are also particularly known for providing pragmatic and cost saving advice on business critical matters, whether contentious or non-contentious.

What makes us different?

Advisers you can trust – qualified experts with industry experience

Through secondment programmes, our team has direct experience of the legal and practical challenges that you face, whether as an insurer, insurance intermediary or service provider. In addition to providing legal excellence, we know the value of pragmatic solutions. We also appreciate that our clients benefit from having legal advisers who are active participants in the insurance community. Members of our team are also registered members of the Chartered Institute of Insurance.

Unlike most other law firms, we have experience providing advice in both the life and general insurance markets, including in respect of Lloyd’s of London and the run-off sector. We have in depth insight into the developments that affect the sector and extensive experience in handling the resulting issues that impact our clients.

Sector specialists

Our firm specialises in five key sectors: Financial Institutions, Asset Management, Life Sciences, Technology, Media & Telecommunications, and Energy & Infrastructure. As such, our insurance team focuses on practice areas that complement these sectors and we draw upon the top-rated expertise of our sector colleagues to give our clients comprehensive, specialist advice.

International coverage

Our team spans Europe, the Middle East and Asia. Our coordinated approach between our London City office and our international network means that our clients receive seamless service regardless of where your matter originates and whether the matter involves one jurisdiction or ten.

Business critical issues – our specialism

We specialise in high-stakes matters and have a proven track record of delivering successful outcomes to our clients. Our clients trust us to advise them on the most critical aspects of their business from business transfers and reorganisations to potential regulatory breaches and complex, high-value, multi-jurisdictional claims.

Development of new products

We have extensive experience advising insurers, reinsurers and financial institutions when writing new types of business. Many of the products our team has developed are still the market leaders today, such as health trusts.

Cost saving innovation in legal services

We understand that three things matter to our clients most:

- the bottom line
- receiving real value
- keeping ahead of the curve in legal developments

These driving forces have led to us combining technology with our leading legal expertise. The result is the development of innovative solutions to meet the insurance industry’s needs. These innovations not only change the way we deliver legal services but also help you save money. For example, the Simmons & Simmons eDiscovery solution reduces the time and cost required for document review while improving the reliability of data output and the quality of legal analysis.

Advisers to Mitsui Sumitomo Insurance (Europe) on its Part VII transfer and reorganisation of its Continental European business

Advisers on a number of claims relating to losses suffered by overseas financial institutions made under offshore facultative reinsurance arrangements

Our services and experience

Transactional work

We advise on M&A, re-organisations, and insurance business transfers, including attributions of inherited estates, demutualisations and joint ventures.

Insurance products and programmes

We advise on insurance and reinsurance policies and programmes (including captive and run-off programmes), retail products (including TOBAs), distribution agreements, outsourcing agreements and Lloyd's of London related documents.

Finance

We advise on a wide range of finance transactions from large and complex international debt and equity offerings, bank financings, debt capital markets issuances and derivatives transactions to transactions specific to the insurance sector, including financing of closed life insurer bids, acquisitions of Lloyd's syndicates, general working capital facilities and Funds at Lloyd's and reinsurance letter of credit facilities.

Regulatory issues

We advise on the increasingly all pervasive insurance regulatory regime, including the authorisation of insurance regulated activities (including insurance mediation) and the ongoing regulatory compliance duties of insurance regulated entities.

Coverage and reinsurance

We provide comprehensive and targeted advice on complex coverage issues, including advising on limitation periods applying to claims under Reinsurance Treaties and advising on cover policies

in respect of high profile class action claims and regulatory investigations.

Commercial litigation

We regularly advise entities in the insurance industry on commercial litigation and arbitration disputes in areas such as employment, M&A, jurisdictional issues, and enforcement.

Claims

We advise on a diverse range of high-value and complex claims across multiple jurisdictions. Amongst other areas, we advise on professional indemnity, product liability and recall, FI / D&O, commercial risk, contingency, trade credit and political risk.

Professional Indemnity

On the basis that "prevention is better than a cure," we advise on risk management issues including regulatory interpretation, professional terms and conditions of business. However, should claims arise, we defend the interests of insurers and other professionals (including brokers, accountants, solicitors, surveyors) in professional liability cases. In addition to damages claims, professionals may face censure from regulators – we have expertise in regulatory and disciplinary proceedings across sectors.

FI / D&O and crime

Litigation involving financial institutions is one of our particular strengths. In addition to insurers, we also act for a number of major investment and retail banks, as well as fund managers and other financial advisers. Our Crime, Fraud and Investigations practice, in conjunction with

our Regulatory and Corporate practices, offers full service advice in D&O disputes.

Product Liability and Recall

We have a long standing practice of defending product liability claims for insurers, as well as directly for insureds. We also regularly advise distributors, manufacturers and their insurers on effective recalls. Working with local regulators, PR and marketing experts, we ensure an effective recall, thereby protecting the brand and minimising potential criminal sanctions and civil claims brought against our clients.

Property Claims

Our experience ranges from acting for composite insurers in relation to UK property losses, as well as advising composite and London market insurers in relation to international property claims and business interruption. Our team has advised on disputes ranging from rail, road, ports as well as office, hotel, residential builds, industrial premises and energy projects.

Construction & Engineering

We have resources that specialise in Construction, Engineering and Contractors All Risk claims across our network who deal with claims for loss or damage arising from the works, including loss caused by adverse weather conditions, damage to equipment and buildings caused by electrical or mechanical failures, replacement costs of systems and defective equipment, and professional liability claims.

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