



Profile

Over the last 28 years I have been working in the environmental risk market, with 10 experience years spent underwriting and now 8 years broking environmental risks around the world.

I have gained my experience leading some of Europe's largest and most successful environmental underwriting teams. As part of these teams I was instrumental in the development of market leading products and applications, particularly in response to the Environmental Liability Directive.

The skills developed as an underwriter have transferred well to my current broking and consulting role, developing EDIA as one of the UK's leading environmental insurance consultants continuing the progress of the insurance market as it becomes an essential tool allowing Clients make correct financial provision against environmental liability.

EDIA is an independent consultant and broker providing insurance backed solutions to Environmental Regulators, Industrial Facilities, Property Developers and Property Investors seeking to manage the financial risk associated with residual environmental liabilities.

Experience

- **Quatre Limited – November 2015 to Date**
Non-Executive Director
Consultant in financial provisioning for decommissioning oil and gas wells.
- **EDIA Limited - September 2011 to Date**
Director
Combined environmental insurance broker and consultant.
- **Liberty Mutual Insurance Europe Limited - Jan 2009 to September 2011**
Vice President – Environmental Impairment Liability (EIL)
Creation, development and leadership of the European EIL profit centre.
- **AIG (UK) Limited - 2008 to 2009**
Vice President – Liabilities Division
Management responsibility across the UK Liabilities Division.
- **AIG (UK) Limited - 2001 to 2008**
Underwriter to Manager – EIL
Technical underwriting, product development and leadership for the UK Regional profit centre.
- **Scott Wilson Limited, Enviros Limited and Dames and Moore Limited - 1989 to 2001**
Geotechnical Engineer
Investigation, assessment and remediation of contaminated land projects throughout Europe.

Qualifications

- **University of Brighton, 1993**
Civil Engineering Degree BEng Honours – First Class

Examples of Relevant Experience

Investigation

Pre Divestment investigation of petrol filling stations throughout the Republic of Ireland. Work included the categorisation of risk receptors followed by the physical investigation of high risk properties and the management of investigation teams and data processing.

Vinyl Chloride Production Plant. Design and implementation of investigation works in and around a VC plant in the UK.

Engineering Works, NW England. Investigation and options assessment for 60 year old engineering works located in residential area.

Landfill Site, SE England. Investigation of large scale disused landfill site, followed by categorisation of wastes and risk profiling ahead of sale.

Development of former MoD Site. Investigation of chemical and radiological contaminants associated with a former Barracks site in UK.

Remediation

Landfill Site, SE England. Installation and management of in and ex situ gas abstraction systems for major landfill impacting residential properties nearby.

Lead Works, London. Remediation and liaison with local stakeholders during the remediation and construction of a residential development on a former lead works.

Small Arms Factory, London. Remediation and liaison with local stakeholders during the remediation and construction of a residential development on a former Small Arms Factory.

Heating Oil Spill. Remediation of a heating oil spill, located in chalk and within 100m of a drinking water well.

Former Vehicle Factory. Investigation and then targeted remediation of near surface soils and deep groundwater contamination associated with vehicle factory located on chalk.

Decommissioning Liabilities

Consulting for the assessment and design of decommissioning programmes of various chemical works, engineering works and landfill sites.

As an underwriter I led a team of engineers, legal and finance specialists in the development of a financial product used to transfer the decommissioning liability of North Sea assets from Oil Majors.

Global Insurance Programmes

Design, underwriting and risk management of a global environmental insurance programme for an electrical manufacturing company. Involved the assessment and acceptance of risk associated with operation and historical liabilities of 315 manufacturing properties throughout the world.

Historical Liability Insurance Programmes

Design, underwriting and risk management of a development site. Required the collation and assessment of various data before accepting the risk presented by the property on the surrounding environment during the sites development.

Property Owners Liability

Assessment of large property portfolios, reviewing available data and conducting site visits to allow the development of historical and operational risk profiles at locations throughout the UK and Europe.

Operational Liability Insurance Programmes

Underwriting and acceptance of risk associated with a wood treatment plant in Ireland. Required the collation and assessment of data produced by independent consultants, correspondence with the EPA and the negotiation of the policy wording to produce cover that exceeded the financial provision requirements of the insureds license.

Mining and Associated Tailings Dams

Review of management controls and geotechnical design criteria used for mine operations and their tailings dams at various locations through Europe and Africa.

Risk Assessment and Development of Risk Controls

Development of policy wording, rating model and underwriting guidelines for the acceptance of risks throughout Europe, with local policy wordings in Ireland, Portugal, Spain, UK, France, Netherlands, Poland, Greece and Slovakia.

Guidance to Regulators

Working for the Irish Environmental Protection Agency to develop risk assessment criteria for IPPC License applications to allow the determination and financial management of unknown pollution liabilities associated with their operations.

Insurance Placement

Since the creation of EDIA, the assessment of risk for clients, followed by the placement of suitable insurance policies to manage environmental risks associated with historical liability, operational issues and construction projects.

Risk Management for Divested Landfill Sites

Provision of insurance policies to manage residual liabilities following the divestment of closed landfill sites to allow future development.

Expert Witness

Provision of expert witness evidence in support of a heating oil pollution event that impacted water resources and third party. Witness in support of Public Liability insurer to demonstrate that the Clients broker was aware of pollution coverage limitations and had access to specific environmental insurance programmes.

Training and Development Programmes

Design of training and sales programmes for environmental insurers and brokers, culminating in the development of key staff within the client organisation. Often followed up with mentoring activities.

Policy Wording Development

Drafting and development of environmental insurance policies for Europe, Middle East and African based risks.

Risk Profiling for Underwriters

Screening of submissions to underwriters (in various languages), followed by detailed engineering review of key target accounts with the subsequent development of policy endorsements and reasonable premium estimates.

Risk Engineering Reviews

Assessment of operation and historical pollution liabilities associated with large scale operators along with the development of risk improvement recommendations. Output of EDIA report also includes a review of the insurance cover to be provided – identifying high risk areas, and those that can be improved (developing the product for the Client).