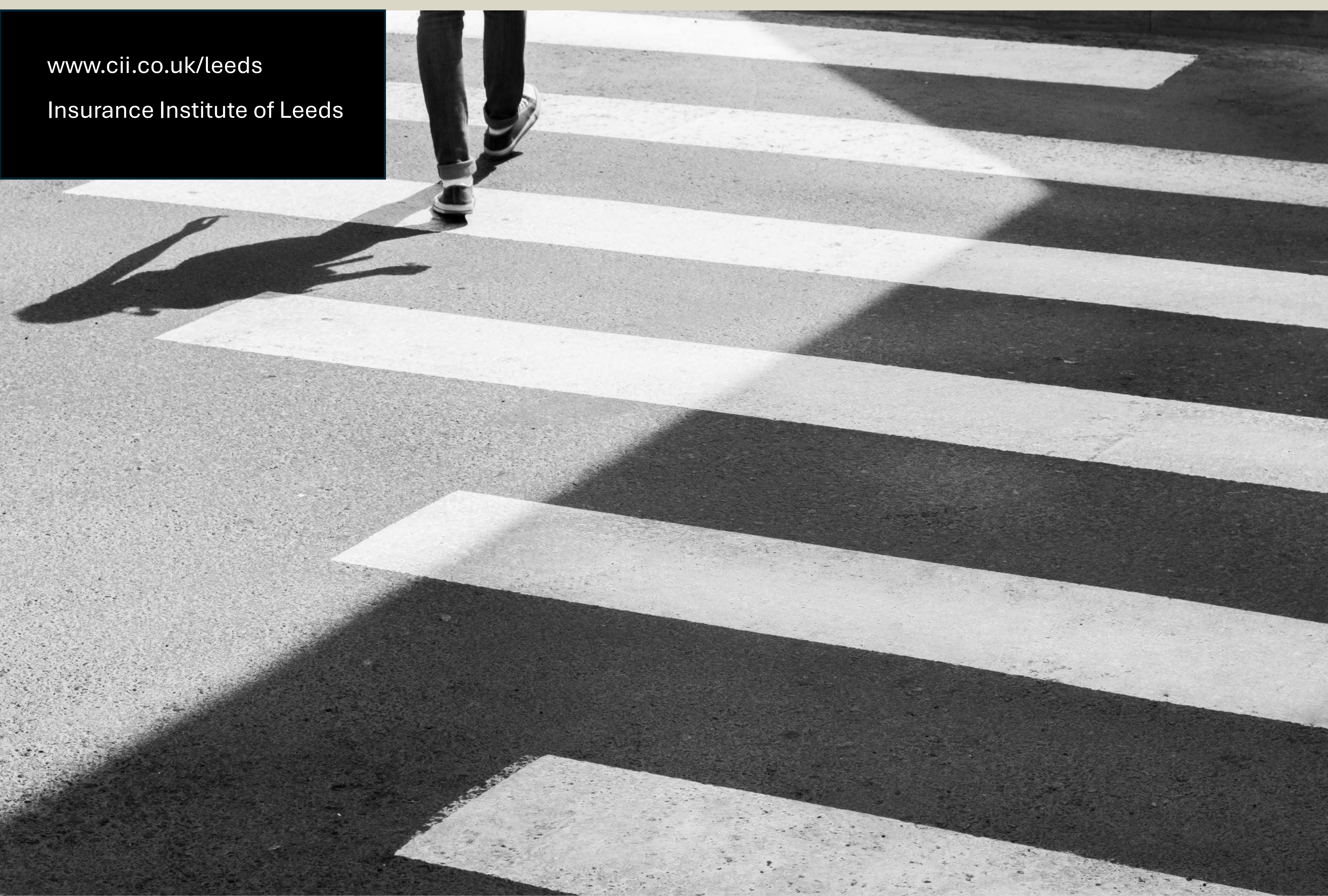
The Insurance Institute of Leeds
Chartered Insurance Institute

CoverNotes

SUMMER 2026

Your guide to local career development



www.cii.co.uk/leeds
Insurance Institute of Leeds

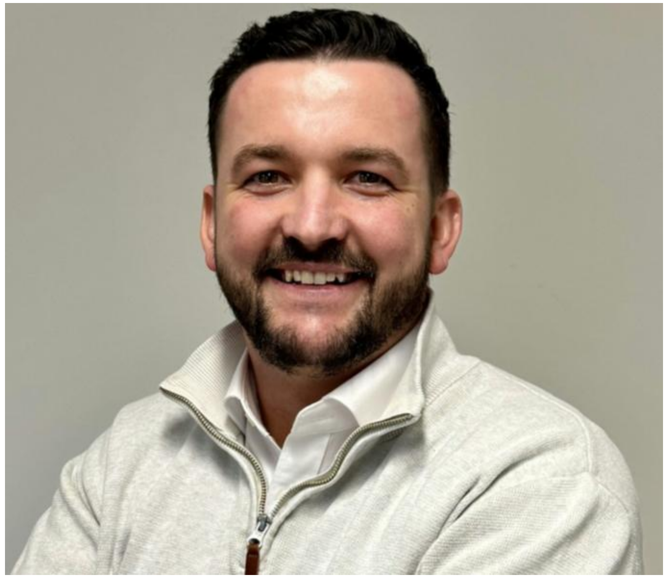
Welcome to your Summer 2026 CoverNotes

Presidents Address, Isaac Pollitt

Dear Members, Colleagues, and Friends,

It is my pleasure to represent the Insurance Institute of Leeds as it's president for the 2026-27 period. Going into my 13th year in the industry, the Leeds Institute has given me colleagues, associates and friends within the industry which is what drives my passion to continue the work of my predecessors.

As we look ahead, my focus during my presidency will centre on two key priorities: developing new talent within our industry and strengthening collaboration with local businesses and professional partners across the region.



The insurance profession faces an important challenge in attracting, supporting, and retaining the next generation of talent. Our industry offers diverse, and meaningful careers, yet many young professionals remain unaware of the breadth of opportunities available to them. I believe we have a responsibility to change that narrative. Throughout the coming year I hope to work closely with employers and industry professionals to promote the support that the CII can provide to all aspects of the industry.

Alongside pushing individuals currently in the industry, I will also seek to encourage greater engagement with students, apprentices, and early-career colleagues. By investing in learning, mentoring, networking, and professional development, we can help create a stronger future for our profession.

Equally important is the role collaboration plays in driving progress. Leeds and the wider Yorkshire region are home to an exceptional network of insurers, brokers, claims professionals, risk managers, and associated businesses. By working together, sharing knowledge, and supporting one another's development, we can strengthen not only our individual organisations but also the reputation and resilience of the industry as a whole.

The Insurance Institute of Leeds has a proud history built upon professionalism, education, and service. I look forward to building upon those foundations and supporting initiatives that inspire the next generation of insurance professionals.

As every president does I am also working closely with my nominated charity for the year, Bradford Teaching Hospital's Neonatal Appeal. My daughter was born at 27 weeks in the Bradford Neonatal Unit and words fail me to describe the work that they do supporting families when all seems to be lost. The fundraising that we will be doing as an institute will help build rooms for families to stay in whilst their babies are on Intensive Care units next-door, reducing the strain on what is an extremely testing time.

Thank you to all our members, volunteers, and corporate supporters for your continued commitment and enthusiasm. I look forward to meeting many of you throughout the year and working together to shape a positive and successful future for our profession.

Courses & Classes – What We've Done and What's Coming Up

As 2025 drew to a close we were delighted to end our CPD programme on a high with a half day in person event – a **Health and Safety Investigation Replay Workshop**. Delivered by Emma Bowens – a Partner in Regulatory Safety, Health and Environment, this interactive workshop took delegates through an investigation that had not gone well, highlighting the common pitfalls and offering hints and techniques on how to avoid them.

In keeping with other CPD events over the year feedback was extremely positive, with attendees giving the overall event a score of 100% in the post event feedback survey. Such was the success of the event one delegate even said "The subject matter was so interesting we could have gone on all day with further questions!".

The early part of 2026 has seen us deliver a number of shared webinars courtesy of our colleagues at the Insurance Institutes of Sheffield and York on a range

Meanwhile we have been delighted to launch a new course – **The Leading Leaders Programme**, delivered by Rich Hunwicks who had previously delivered a one hour leadership seminar back in October 2025. The feedback to date from those who are attending Rich's course has been extremely positive and complimentary. Rich himself has been greatly impressed with the quality of our delegates and the levels of their engagement and desire to improve.

We have also run our highly successful lunchtime CPD event – **The Most Dangerous Job in Insurance** courtesy of former Royal Marine Commando and published author Gareth Timmins (see separate article in this edition).

The Education Team within the Insurance Institute of Leeds has also undergone a refresh with Adele Walker now installed as Education Secretary. Along with her deputy Nikki Beal they have brought a new injection of energy and ideas with the second half of 2026 already promising to include some highly relevant and innovative CPD themes.

Already agreed and **upcoming events** are:

- The People's Emergency Briefing – an event which examines the risks posed to British life and the UK economy by the continued degradation of climate and nature.
- Half Day Cyber Event – up-to-date and relevant content concerning various aspects of the Cyber Insurance market.
- Half Day Risk Workshop, where various aspects of risk will be deliberated and examined.
- Sleep – The Highest Return Investment in Your Health and Performance. An event which helps to support the health and well-being of our members.

We hope that there is something that will appeal to you within our programme which is constantly having new events – both in person and virtual – added. Keep an eye on your inbox or the IIL website for further details.

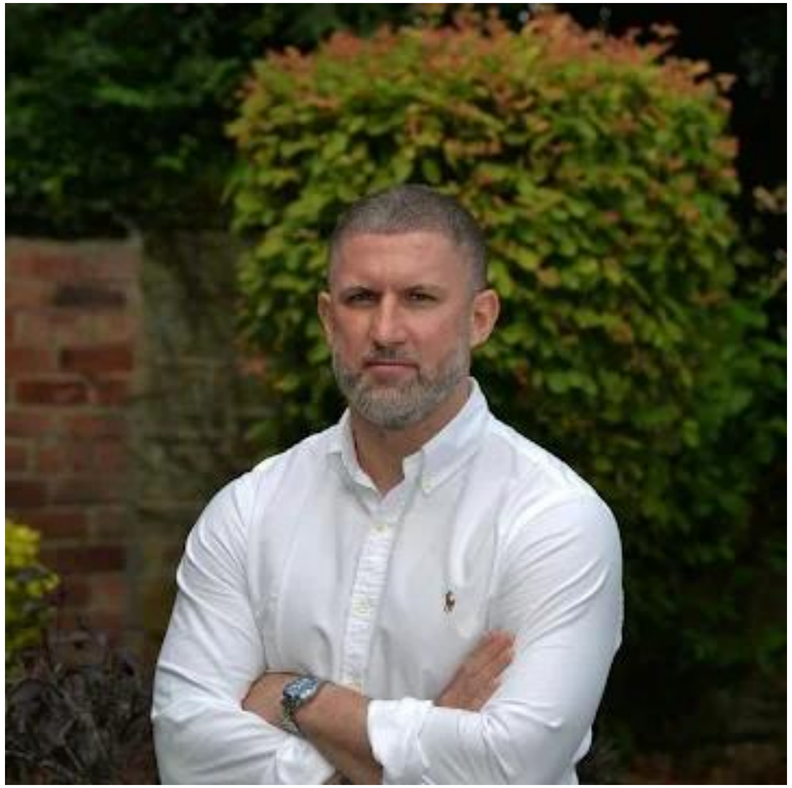
David Ross ACII CiP & The Education Team - Insurance Institute of Leeds

The Most Dangerous Job in Insurance?

Gareth Timmins BSc

Such was the title of our headline CPD event in February, held at The Carriageworks in Leeds.

Delivered by Gareth Timmins BSc – a former Royal Marines Commando and private security expert - the seminar provided a unique insight into his own personal involvement in the real-life episode of the high-risk recovery of a marine vessel after it had been hi-jacked by Somali pirates. Apart from some of the more technical aspects of how such recoveries operate in the real world, the presentation also explored the areas of split- second life and death decision making under extreme pressure and leadership in critical situations.



Gareth also used the presentation to teach attendees about the similarities and differences between commercial risk taking and personal risk taking, how to prepare for situations involving decision making under intense pressure and stress, insights into a specific maritime scenario involving piracy and the recovery of vessels and finally the relationship between the insurance market and private security contractors to recover / minimise losses.

Gareth, as well as being the best-selling author of "Becoming the 0.1%: 34 Lessons from the Diary of a Royal Marines Commando Recruit" and "The 0.1% Academy: Master the 7 Mindsets to Maintain Peak Performance", now runs his own his own personal development business. He very much enjoyed his first venture into delivering a CPD event for a Local Insurance Institute.

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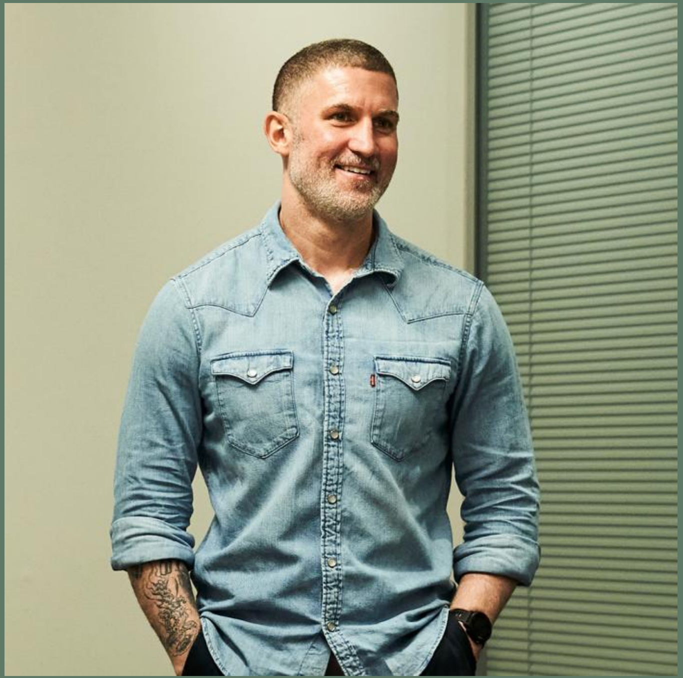


He said: "My personal mission is to translate my own considerable experience and knowledge into the business sector, creating a blueprint for senior and emerging leaders to perform more effectively under stress. The theme of "risk" and "risk taking under pressure" is central to much of what I teach. This is my first opportunity to engage with an audience from within the Insurance and Financial Services sector where risk is such an inherent feature. I am grateful to the Insurance Institute of Leeds for inviting me to speak to their members. I hope that those who attended will have enjoyed and benefitted from some fresh perspectives on leadership and decision making under pressure.".

Feedback from attendees at the event was outstanding, with comments including:

"It was a really insightful, raw and honest event. I think this was stripped down really well to eradicate jargon and cliche objectives typical of similar events; it was brutal and authentic, and it really brought home the concepts and foundations the speaker was discussing."

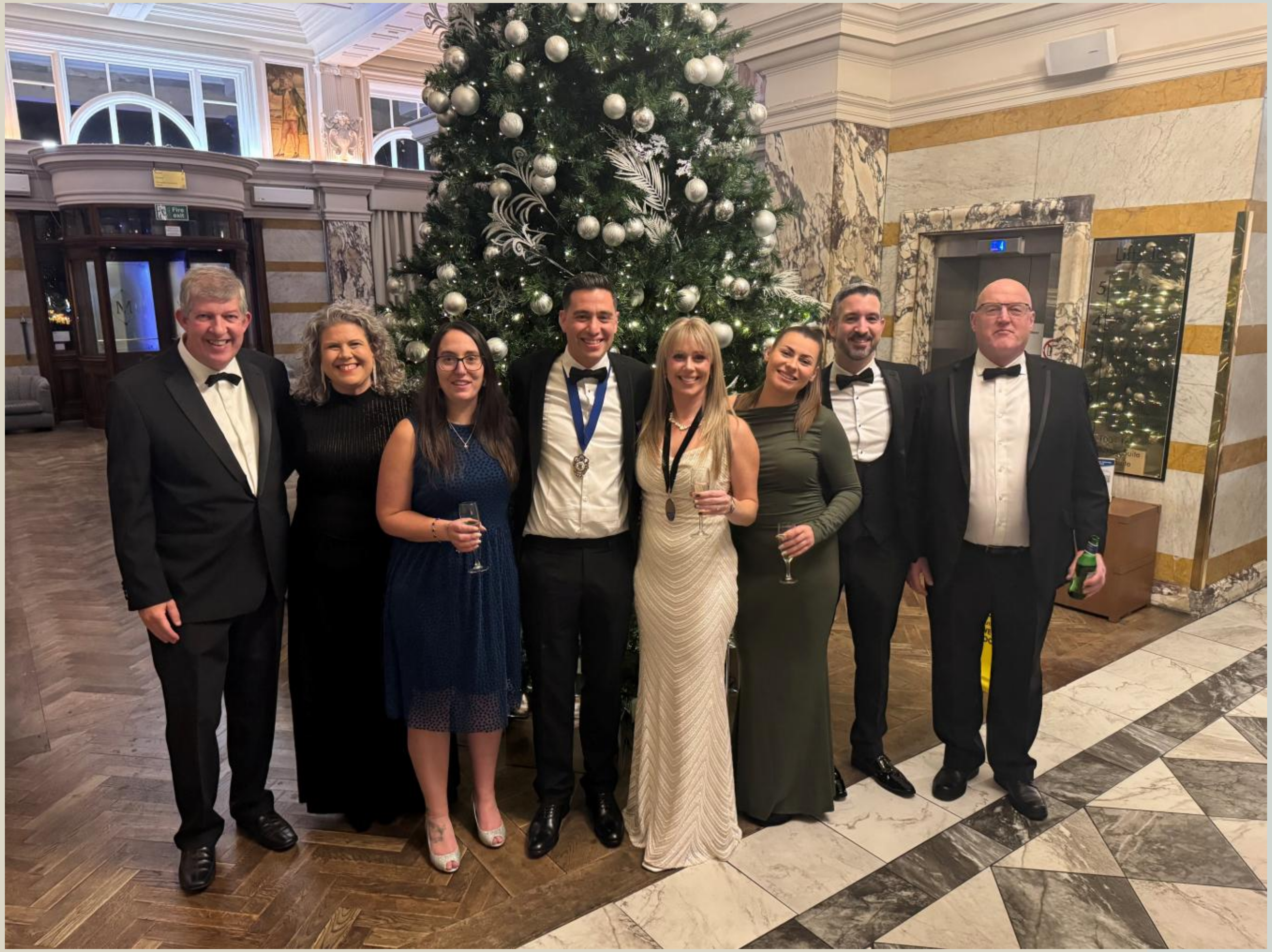
"This was an excellent mix of an exciting story but also real learning that can be put to use in a leadership setting."

"Excellent seminar, best one i've been to and the delivery was so engrossing by Gareth. Would recommend anyone to do this or any other by him!"

David Ross ACII CiP & The Education Team - Insurance Institute of Leeds

Harrogate Local Institute

The Harrogate Local Committee ended 2025 with a successful Annual Dinner where we welcomed impressive 220 attendees from across the insurance market. We received fantastic feedback from our guests on another successful evening, so we are delighted to confirm we have again secured the venue – The Majestic - for **Friday 27th November 2026!**



Fundraising efforts saw £2795 raised on the night for our 2025 chosen charities; Martin House Children's Hospice and Alzheimer's Society, which was generously matched by PIB Insurance resulting in a total of £5590 being donated to the two charities. A huge thank-you to all who contributed towards this fantastic amount. We were joined by fellow Leeds Council Committee members and the Emerging Insurance Professionals, thank you as always for your ongoing support.

We would like to extend our thanks to the DoubleTree by Hilton Harrogate Majestic Hotel & Spa, for their hospitality and service throughout the evening and the Chair of the Harrogate Committee Stephanie Hall, along with the rest of the Council for organising a highly successful and enjoyable evening.

During the course of 2026-2027, we will be organising Educational and Social events in in addition to our end of year Annual Dinner. Thank you to everyone who helped us kick off 2026 with our Quiz Night on the 16th April! We appreciate your support and look forward to welcoming you further throughout the year.

Alzheimer's Society

Martin House Children's Hospice

Stephanie Hall Cert CII, Cobra Network

David Ross - Lifetime Achievement Award

Our annual dinner in February allowed the council of the Insurance Institute of Leeds to honour one of their own. David Ross ACII CiP was presented with a Lifetime Achievement Award to recognise his contribution to the Insurance Institute of Leeds, specifically his many years of voluntary service which has been for the benefit of our members across a range of activities.

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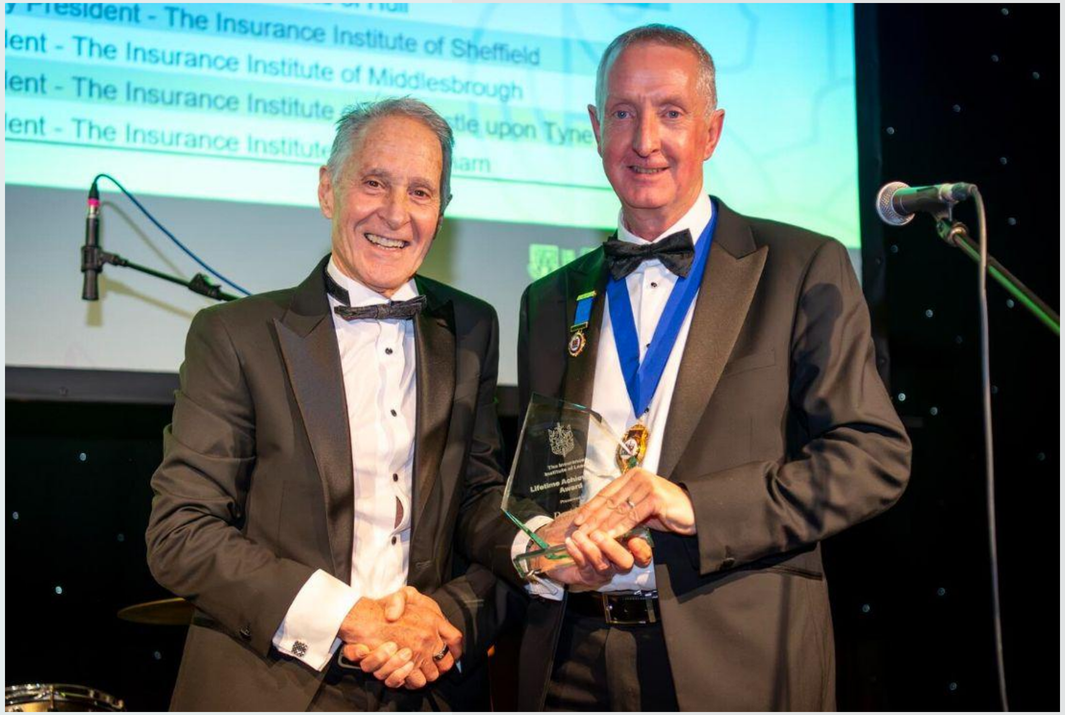
During his time serving as a Local Institute volunteer David has filled several roles including the roles of President of the Insurance Institute of Leeds, Dinner Secretary and Education Secretary. He has also served on a number of different regional committees, has been a member of the CII's national board and also the national Vice President for Local Institutes.

Key to the award was the element of surprise. Apart from a few selected members of the council no-one was aware that the award was to be made, including David himself!



The award was presented by David's good friend and mentor Rob Northfield – a highly respected entrepreneur and leadership expert who has delivered a number of CPD events for Leeds and Harrogate.

David explains: "The Lifetime Achievement Award has come as a complete shock to me, especially as I very nearly didn't attend this year's annual dinner. Normally nerves do not get the better of me but when I was called up to receive the award and asked to say a few words I was an absolute wreck! I couldn't stop shaking. I was in a state of utter disbelief.".

We asked David what the award itself means to him. **"I just feel truly honoured."** Says David. "I had no idea that so many people attached so much value to what I do. To have my contribution recognised in this way, in front of nearly 600 fellow professionals many of whom are close or lifelong friends, was a very humbling experience.".

With typical humour David added "Mind you, even though it is a Lifetime Achievement Award I would point out that I still have a few miles left on the clock!".

And what about the future? "I am continuing with my non-executive work which I enjoy very much. I may even look to add to my NED portfolio some time soon. In the meantime I am very much enjoying my continued involvement with the Leeds team under the leadership of Isaac Pollitt – our recently installed President.

I am always surprised when people talk about a lack of talent coming into the insurance profession. In Leeds in particular we seem to have an abundance of bright, energetic talented young people who have amazing futures ahead of them. The future of the insurance market in Leeds and Yorkshire is in very good hands."

Subrogated Recoveries– an introduction and top tips

Learn how insurers can recover claims from third parties and improve financial performance effectively.

An insurer's primary focus is understandably on dealing with a claim presented to them but their policyholder may not be the only party at fault. There may often be the opportunity to seek a contribution from other parties, either at the time of dealing with the claim or as a recovery once the claim has been dealt with. This article aims to give you an introduction to and some top tips for bringing subrogated recoveries, which present a significant but often under-utilised opportunity for insurers.

Subrogation is a crucial part of the insurance industry, allowing insurers to seek recovery of claims paid out to policyholders when a third party is responsible for the relevant loss or damage. We will be looking at what subrogation involves, some of the benefits of it and practical steps for a successful recovery.

Where an insurer has paid out an insurance claim under any type of indemnity insurance policy, the right of subrogation allows the insurer to "step into the shoes" of the policyholder, and to use the policyholder's name to bring proceedings against a third party who was responsible for causing the losses which were paid out by the insurer. It is also an opportunity to recover uninsured losses.

Subrogated recovery claims can arise in various insurance contexts, including property damage claims such as fires, escapes of water and oil and cases where defective products cause damage to property.

Successful subrogated recovery operations can bring significant benefits. Most notably they can substantially improve insurers' financial performance which in turn can help to maintain balanced premiums for policyholders.

Policyholders can also benefit because uninsured losses, such as the excess or other uninsured losses, can be included as part of the recovery claim. This can offer policyholders a real incentive to participate in the recovery process.

Practical Considerations

Whilst many recoveries are simple and straightforward, others can involve complex legal issues and evidential requirements. There are various steps that can be taken to ensure that recovery claims are managed efficiently and effectively.

Time is of the essence, with various steps being required in the early stages to ensure that evidence is preserved and the claim does not become statute barred.

As with all disputes, evidence is key, so it is vital to identify what evidence is needed to establish which party was responsible for the damage and to secure and preserve relevant evidence as soon as possible. This will generally require documents from the policyholder and expert evidence on causation.

It should always be borne in mind that a recovery claim can only be successful if a defendant is good for the money. You will therefore need to identify potential targets at an early stage and consider whether they're likely to be able to satisfy a claim. This will involve solvency or credit checks, considering whether they are likely to be insured and, if not, whether there are sufficient assets to cover a claim for damages and costs. It is worth noting that the *Third Parties (Rights Against Insurers) Act 2010* allows a subrogation claim to be pursued directly against the insurer of an insolvent third party.

The limitation periods as set out in the *Limitation Act 1980* is a crucial consideration for all recovery claims and should be calculated and recorded as soon as possible. If limitation is missed, the claim will become statute barred. This can be a tricky area, because any one claim can involve several causes of action, which may all have different limitation periods. You should therefore identify the earliest limitation date for each claim. If a claim is close to the end of the limitation period then steps will have to be taken to enter into a standstill agreement with the relevant defendants. Failing this, court proceedings may be required if the evidence is sufficient to do so.

Getting the policyholder on board is another key step. It is common for an insurance policy to set out an insurer's right of subrogation and, whilst the insurer does not necessarily need the policyholder's consent to enforce their subrogation rights, it is preferable to have the policyholder's cooperation from a practical perspective because they will usually have the documents and information necessary to pursue the third party.

Importantly, at the outset, insurers and the policyholder should seek to agree the distribution of any funds recovered and consider entering into a subrogation apportionment agreement to specify how the recovery sums will be distributed. In the absence of an agreement, the "pay up, recover down" model will apply which will result in the policyholder recovering its uninsured losses first, followed by the insurer recovering its outlay, with any funds remaining going towards the policyholder's excess *(Napier and Ettrick (Lord) v R F Kershaw Ltd and Others (1993)).* In such cases the insurer could be out of pocket if a large uninsured loss is claimed and the settlement sum is not sufficient.

Key Takeaway

Insurers should consider the possibility of seeking to recover their outlay whenever it appears that a third party might be responsible for causing loss or damage which is the subject of a claim. Insurers who successfully identify and pursue subrogated recoveries will reap significant financial benefits for themselves and potentially policyholders.

Danielle Best, Legal Director - Weightmans

Leeds Institute Annual Dinner

Leeds South & East Foodbank
Together with Trussell

Bethan Atwell-Skevington ACII, AXA

The Annual Dinner was held February 6th 2026 at the Royal Armouries, who alongside the Dinner Committee, headed up by Alison Des-Rosiers, once again put on a wonderful evening enjoyed by all!

There was a record number of 570 attendees from all over the industry, and it was a wonderful evening with great opportunities for seeing old friends and making new ones, networking at the roulette tables and on the dance floor, which was full all-night thanks for the wonderful tunes of Func on the Rocks!

We would like to give a special thanks to our sponsors for the evening – Weightmans, Aston Charles, Liberty Speciality Markets and Markel. Your partnership enables us to deliver an incredible event which brings our community together, celebrates our profession, and creates memorable experiences for all who attend.

We also had the pleasure of honouring David Ross with his much-deserved lifetime achievement award.

Thanks to all those who attended and made the night a success once again. With your help we were able to make significant donations to Leeds South and East Foodbank, and incredible charity helping local people in food crisis.

Booking is now open for next years dinner which will be held on Friday the 5th of February 2027 so secure your place, it is set to be another wonderful evening!