



Mactavish

**CLIENT & TRADE BODY
TESTIMONIALS**

www.mactavishgroup.com



Lars Henneberg

Head of Risk Management –
A.P. Møller-Mærsk A/S



“Mactavish combine practical knowledge around the Insurance Act with a deep and sound understanding of market practices and areas where policies can be made more reliable and certain.

Their approach seeks to address issues before a significant loss occurs and highlights any disagreements or fault lines with the insurer. This is a refreshing and valuable method.

Mactavish are drivers of change. They are not afraid to challenge the conservative status quo and raise the difficult questions. This is a very important role and one which Maersk respects. Through this they are encouraging a positive spiral driven by professional standards and transparency.

Mactavish conducted a review of our Energy programme policy wordings, programme structure, and disclosure and placement procedures, in light of the challenges associated with the Insurance Act 2015. Mactavish then provided focused guidance in these areas. The work assisted us in identifying and addressing many aspects of our policy, placement and disclosure process.

Their ability to listen and adapt to our specific and niche technical requirements has been commendable. The result is a risk transfer outcome which is more robust and transparent.

Mactavish have assisted us in setting out a standard of policy wording and fair presentation which ensures we and our insurer partners have a common and shared understanding of the essence of our insurable risks. They are flexible and designed a programme of support which suited our needs. Their recommendations were practical and added immediate and clear value to the confidence in our insurance programme.”

Colin Campbell

Head of Risk & Compliance –
Arcadia Group

Arcadia

“Mactavish’s specialist blend of legal technical expertise, risk understanding and coverage analysis has been critical in helping Arcadia achieve the quality of insurance we require.

We see Mactavish as a valuable partner with a unique skill set and look forward to continuing to work together.

Insurance is a priority for Arcadia and we engaged Mactavish to undertake a ground-up review of insurance placement on key classes, from disclosure right through to final contracts. Once priority areas of focus had been identified, Mactavish assisted us in devising solutions to improve governance and reliability of the contracts.

By considering the detail of Arcadia’s insurable risk alongside the more purely “legal” issues in the policy wordings, Mactavish was able to instruct prominent insurance QCs to draft changes that responded to Arcadia’s specific coverage requirements. The combination of the technical focus of Mactavish with market-leading QCs flushed out a diverse set of issues that would have undermined contract reliability, with powerful solutions put forward to resolve them.

To ensure that these changes are understood and agreed to by the market, Mactavish has also worked in partnership with our broker to negotiate and drive forward the changes, providing complementary support to that of the broker.

A second area of focus has been our broker’s terms of business and service level agreements. Here Mactavish has helped Arcadia specify an enhanced standard of contract and is now getting these changes drafted into the TOBA and SLA using the same unique legal offering.

Having Mactavish’s support throughout the process has enabled Arcadia to push for a much higher standard of insurance contract, confident in the specialist support that Mactavish is giving.

In addition I value Mactavish’s wider role in the industry, they push for change and highlight to a wide audience the challenges that insurance buyers, including those from the largest corporates, face. Most recently their close involvement with the Law Commission and prominent voice – deciphering the challenges associated with the new ‘duty of fair presentation’ and cautioning against too simplistic an interpretation of law reform as entirely positive for insurance buyers – has been especially thoughtful and incisive.”

Michael Lucas

Head of Risk and Compliance –
Wolseley

WOLSELEY

“We commissioned Mactavish to work with Wolseley to assess how we adapt our approach to disclosure to meet the new Duty of Fair Presentation.

Mactavish conducted a project which undertook a detailed review of our current approach to disclosure on certain important insurance lines. They also arranged a series of consultations with our principal global business units, the risk and insurance function, senior risk and operational colleagues and our broker to analyse and evaluate the standard of our approach.

They then distilled their analysis into a series of practical and actionable recommendations which went to the heart of our core aim: to execute changes in our approach to insurance disclosure which would demonstrate that we had conducted a robust procedure to achieve a Fair Presentation.

One of the major findings was that a lot of the information we collected and analysed in the business for purposes other than insurance arrangement was directly adaptable to incorporate into our Fair Presentation process; this has helped to ensure the adaptation is efficient and effective and helps us to unlock the main value of our insurance programme: to get large claims paid swiftly and without dispute and to minimise additional administrative activities within our businesses.

We found Mactavish to be a professional firm to work with – they delivered on time, to a high standard and in line with our budget expectations.

Their insight into the new legislation and advice on practical, actionable recommendations was valuable. Their expert view and independence is a key differentiator for us when selecting an advisor. They were a catalyst for us to drive a higher standard of certainty on our critical insurance lines and have helped us to plan effectively for the future.”



Alan Hunter

Group Financial Controller -
ASCO



“Mactavish assisted us in our most recent broker tender. Previously, when we had looked at broker tenders, we approached them as just another supplier tender: looking at the price and services offered, without any real focus on more of the detail of what they were selling. This time we looked at some areas that I certainly had never thought about in terms of tying the broker down to responsibilities on disclosure and getting the best from insurers. We now have a very tight set of conditions and a far more robust package with a lot more commitment from the broker than we would have got had we carried out the exercise alone. I think we got a great outcome.

I think Mactavish are very much the experts. They are at the high end of the insurance industry, and I would certainly use their services again.

I was very satisfied with the support they provided in directing the attention that we should have on the brokers. We got great advice and I would not hesitate to contact them in the future if I had any issues with my insurance contracts.”

Patricia Kendall

Deputy Company Secretary -
Essentra Plc



ESSENTRA

“Mactavish conducted a strategic review to assess how the new disclosure requirements introduced by the new “Duty of Fair Presentation” affected Essentra. We identified that advice on this new law change was not thought to be supported by our existing processes

The review consisted of analysis of the existing approach to gathering, analysing and presenting risk information, consultations with the insurance manager, heads of business and functions and the broker and workshops to feedback recommendations and provide practical implementation assistance. Mactavish produced practical recommendations on how to develop an effective and sustainable process to better organise the way in which Essentra gathers risk information, improve the robustness of our risk

understanding and gain greater engagement from the wider business.

The project significantly increased our understanding of the new insurance law requirements, the benefits to the business in engaging with these changes and how to practically apply the high level statute to our business.

Mactavish demonstrated excellent customer service throughout the project, were flexible, attentive to our needs and delivered on time. They were effective advisers on the topic of the new insurance legislation and maximised the confidence that our disclosure processes were fit for purpose and aligned with insurance law requirements.”

Kevin Wrightson

Group Company Secretary –
Bellway



“We appointed Mactavish to assist with a broker tender and improve our key policy wordings in respect of some of our main covers. Mactavish drafted and successfully implemented significant improvements to our insurance contracts. Overall it was a really positive experience and we have been very impressed with the level of service provided by Mactavish.

Mactavish helped enormously with the tender – reviewing and assessing the brokers and presenting the revised information to us in a clear usable format, suitable for my colleagues and I who have insurance responsibilities within the Bellway Group.

The Mactavish team were extremely knowledgeable and understood our requirements. They were quick with responses, good at the technical details and were heavily involved throughout the project and attended the key meetings during the tender process.

Overall, we would be very happy to recommend Mactavish for similar types of work which they carried out for Bellway.”

Ivan Le Roux

Head of Group Insurance –
Skipton Building Society



“The informed advice we received in respect of the implications of the incoming Insurance Act 2015 was also extremely valuable.

Mactavish conducted a review of Skipton’s key financial lines. This work included an in depth review of our wordings and disclosure. We were also able to run a session with our broker, which Mactavish led, to brief them on the specific changes that would need to be made to the wordings, following a feedback meeting with Mactavish.

The process of working with Mactavish has been highly valuable in that it has helped us to highlight internally areas that either require more focus or a different, nuanced perspective.

This has meant that Skipton has been able to undertake internal operational comparisons, rather than comparing itself with the rest of the market.

We have found Mactavish to be very creative in the points they look at on our behalf and suggestions they make. Critically, they also provided significant food for thought in terms of helping us to identify a path to follow in terms of dealing with the incoming new Insurance Act 2015.”

Philip Potter

Group Risk & Insurance Manager –
Babcock International Group



“We would not hesitate to recommend Mactavish to other leading businesses, both large and small, for similar services.

As a leading global engineering support services company, we are entirely delighted with the comprehensive support we are receiving from Mactavish. This vital and informed support has enabled us to ensure that we fix and refine necessary issues on key insurance policies. The services ably provided by Mactavish included barrister review and drafting of policy wordings, leading the negotiation of terms with insurers and production of a number of tools to track the obligations created by policies.

In the past, we have also benefited considerably from informed input from Mactavish. Historic support activity has encompassed production of master policy endorsements for Babcock which covered several policies and obligations tracking tools plus broker contract and wording reviews.

In essence, Babcock has found Mactavish to be a proven trusted advisor throughout the period of our long-term relationship with them.

We are highly confident in the ability of the Mactavish team to get on efficiently with, and indeed add considerable value to, any job we ask them to undertake. This also serves as a valuable management time-saver for Babcock. Given the fact that Babcock is a complex global business with challenging risks, we need first class advisory expertise to help us with these challenges.

Mactavish rises to these challenges time and again and skilfully engages directly with insurers on our behalf to negotiate changes to policy wordings. Their partner barristers are also highly skilled. We would not hesitate to recommend Mactavish to other leading businesses, both large and small, for similar services.”





Tracy Skinner

Director – Insurance & Risk Financing BT Group



“I have been working with Mactavish over the last few months on a number of projects. In addition to being delighted about the core service I have also been pleasantly surprised about the focus they place on the unique features of our industry and how these can impact our requirements.”

Andrew Bryson

Vice President, Group Insurance & Risk –
Cobham



“Mactavish gave a truly independent assessment of the effectiveness of our insurance contracts and processes, highlighting material opportunities for enhancement to help ensure contract certainty is achieved and maintained.

Mactavish are helping me to effectively highlight the key changes that are flowing from the Insurance Law reforms to the Senior Management team, enabling me to start putting effective plans in place to ensure that we take the opportunities that the reforms present us with, whilst avoiding the pitfalls of not tailoring our disclosures to ensure that the risks are fairly represented.

Their knowledge and insight into all areas of the insurance buying process is helping us to put effective measures in place to minimise the risk of under-recovery, delay and disputed coverage positions in a major loss situation.

From their experience and their access to recognised specialists in Insurance Contract Law, they can recommend improvements in both the insurance buying process and the insurance policies and contracts to help ensure contract certainty is achieved for their clients.”

Kevin Maguire

Group Company Secretary –
Crest Nicholson



“The exercise enabled us to significantly improve the quality of key insurance contracts and gain an enhanced understanding of the ins and outs of insurance policy operation and the traditional pitfalls. We were exceptionally pleased with the outcome of the whole process. It is a particular comfort to know that the policy wording has been stress tested in the context of a reasonable claim.

Mactavish conducted an Insurance Governance Review for Crest Nicholson and then assisted with legal drafting support during our renewal - where we made significant changes to our insurance programme.

Insurance contracts rarely get the credit or the attention that they ought to get in contrast to equivalent commercial contracts of similar or often lesser value; it seems that there is a general attitude that because a policy is standardised

the assumption is that it will be reasonable and correct, and therefore there is little point reading it - this is never the case. The most valuable part of working with Mactavish was having a technical review of our insurance contracts and having someone carry out a constructive critical review. The involvement of specialist insurance QCs was a cost effective way of drawing in the necessary legal expertise to review existing wording and draft changes to our insurance contracts and it is a particular comfort to know that the policy wording has been stress tested in the context of a reasonable claim.”

Michael Scott

Head of Corporate Finance –
Drax



“I didn’t know what to expect when I took over responsibility for insurance at Drax and first met Mactavish but they soon put my mind at rest with their expert insight, command of detail and ability to identify areas for improvement.

Their ability to challenge brokers and insurers to deliver better was immensely impressive.

The strong overall impression of Mactavish when I first started to work with them was of a rigorous controlled process delivered by market leaders. Equally, there was a powerful sense of bringing an ‘expert’ into our organisation to advise on our insurance management requirements.

I was particularly struck by the command of detail and the ability to absorb vast quantities of information and then translate this into a succinct format and recommendations. This expert insight ultimately helped to improve considerably our insurance programme during a renewal cycle.

Of significant value was the sense of true independence of advice which can be difficult to find in the insurance market. This provided both assurance and comfort as did Mactavish’s ability to challenge convention. It was eminently clear that Mactavish knew how both sides of the equation worked - from both the broker and insurer perspective - which gave them the self-confidence to challenge and question from a position of strength on our behalf. Importantly,

Mactavish’s independent stance also meant that there was no self-interest underpinning the advice given.

The central component of Mactavish’s support was focused on Drax’s Property Damage and Business Interruption (PDBI) contract wording, this again was of immense value. It was impressive to see Mactavish strengthen, with confidence and expert insight, the terms, mechanics and coverage of the contract. Through detailed analysis and intense negotiation Mactavish consolidated and improved the quality of this key insurance policy.

Supporting projects improved the quality of the PDBI disclosure and assisted with document management. The final element of the project will be the provision of support to assist Drax with insurance obligation compliance.

Having Mactavish on board also gave us the confidence and perspicacity to challenge the overall structure of our insurance programme and the service which the broker provided. Critically, the service also helped with better aligning our overall insurance structure, improving our claims management programme and surprisingly even driving a better fee for Drax. A further benefit was the ability of Mactavish to walk the delicate tightrope between measured, balanced and robust advice while maintaining the engagement of our broker and insurer stakeholder relationships.”





Paul Goulding

Head of Insurance – Heathrow Airport

Heathrow

“Mactavish’s review delivered real value and gave what is probably the most informed opinion on the current material damage and business interruption wording.

I recognise that, for the work my team and I do on a daily basis, I need to be confident our insurance cover provides everything it should and is fit for purpose. Breaking Mactavish’s work down into individual parts, the policy wording review offered some good solid thoughts and excellent points. Mactavish drew in the expertise of barristers for the policy review and worked with them to conduct a second level of review.

As a whole, the policy review delivered real value and gave what is probably the most informed opinion on the current material damage and business interruption wording. The disclosure review highlighted a number of areas that we need to think about as well as some interesting challenges. It made us think more about what and how information is disclosed, and that’s a good thing as we’re now using that as a plan to strengthen our disclosure process for the future. When it came to the placement process, Mactavish was able to strike the balance between knowing what the market will support and what is commercially sensible. I hope to take the learnings and apply them to other classes in our insurance programme.”

David Lewis

Group Insurance & Claims Manager – Eurovia Group



“The work Mactavish did was really useful and saved me loads of time. It is useful having someone who is not a broker to refer problems to and fall back on. The work gave me the satisfaction that I understand the complexities of the cover, highlighted some issues that I had not thought about and detailed areas to be concerned about in the wordings.

I always value Mactavish’s input in really technical areas and we have a good relationship. In the future I can definitely see getting Mactavish’s involvement in areas of the business where there are complicated insurance requirements.”

Keith Bishop

Group Insurance Manager –
Laing O’Rourke Plc

LAING O’ROURKE

“The policy wording project we undertook using Mactavish enhanced our confidence in the Public and Product Liability and Professional Indemnity insurance policies and resulted in greater reassurance that they would respond effectively and without surprises if called upon.

Mactavish are specialists in their field. They deal in detail and are focused on forensic examination of policies to assess areas of weakness and recommendations on how to deliver improvements. The negotiation support with insurers, which Mactavish led working closely alongside our brokers, was also helpful in reaching agreement and navigating the technical challenges.

The process strengthened my understanding of the underlying issues which can affect policy interpretation and assisted in highlighting key areas of focus to ensure our insurance contracts are reliable.

Mactavish are alive to the commercial market realities and their solutions are always mindful of the big picture without compromising the delivery of key fundamental changes to policy wordings which deliver clear value.

Of additional value was the detailed summary note at the end of the project which itemised the changes within the key policies from the original to the negotiated position and clear reasoning on the benefit of each change. This was useful to share with Senior Management and demonstrated the value that Mactavish delivered. This is not always easy to show in risk and insurance projects, so was a welcome conclusion.”



Andrew Fenton

Group Insurance Manager –
MBDA



“Working with Mactavish was challenging, as it forced us out of our comfort zone to confront previously unaddressed issues. However, during the experience, we achieved new levels of understanding and confidence, which proved immensely valuable. We rate highly the support, guidance and input that we received from Mactavish, which helped us achieve significantly better results than would otherwise have been possible without their involvement.

From MBDA’s perspective Mactavish delivers excellent value as despite its small size, it is a hard-hitting company which is heard by the market, it makes a real difference in pushing the frontiers of best practice and is very efficient in what it is able to achieve and deliver. A very tangible benefit for us is Mactavish’s ability to prick our corporate conscience in reminding us of what needs to be addressed and what we should strive to achieve. Equally, Mactavish has provided significant tangible value by helping us obtain results that we would not have otherwise thought possible. They enabled us to identify potential hidden issues, clearly articulated where the key pitfalls could be and suggested appropriate strategies and solutions. Furthermore, as a corporate insurance buyer, we get a strong feeling that the Mactavish team is ‘on our side’ with no other conflicts of interest.

We asked Mactavish to help us develop a broking ‘Request for Tender’ and received their valuable guidance throughout the broker tender process. In the early stages, their initial guidance enabled us to establish ‘the art of the possible’ by hearing what Mactavish had achieved with other companies in the same situation. Consequently, at the tender stage, and with further injections of contract and negotiation guidance from Mactavish, we aimed high and felt able to set meaningful but achievable challenges for the participating brokers.

For us the ultimate value from Mactavish was identifying the potential issues and pitfalls that we faced and enabling us to understand what could be achieved. Without benefiting from Mactavish’s experience and expertise in this niche area, we would not have pushed as hard as we ultimately did during the broker tender. As a result, we obtained excellent results that were better than we would have expected to achieve by ourselves. Furthermore, our own insights and knowledge grew throughout the broker review process, enabling us to feel confident in challenging the brokers and comparing their different responses to the challenges we set them.

We look forward to continuing to work with Mactavish alongside our brokers and insurers, to benefit from their unique experience and expertise, in order to achieve maximum contract certainty from all our insurance policies.

Having Mactavish on our side helps us to achieve exemplary results without compromising what we perceive to be excellent mutually beneficial relationships that we have with our broker and insurer partners.”

Peter Vermeulen

Deputy Vice Chancellor &
Director of Finance –
Middlesex University



“Middlesex University recognised that insurance was an important area that was perhaps not understood as well as it could be. We therefore turned to Mactavish for their specialist expertise. Mactavish delivered huge value through their work and the way that they helped the university change its perceptions of insurance. By helping Middlesex University really understand what insurance is and focusing us on the importance of robust contracts Mactavish assisted with an important shift in our attitude to insurance.

Mactavish audited our insurance arrangements, provided clear usable guidance to help Middlesex University make improvements to our disclosure and document management, and assisted throughout our OJEU tender process. This assistance included setting the requirements of the tender, reviewing, analysing and scoring responses, attending the presentations from bidders, and providing legal drafting to improve the policy wordings on offer.

Mactavish also conducted risk analysis work to help the university understand its business interruption exposure in more detail. This work was really useful from an insurance perspective but also gave the university the opportunity to think through loss scenarios in more detail, which was really valuable.

The ongoing support of Mactavish, who clearly and concisely communicate the importance and pitfalls of insurance, has enabled us to maintain our focus on the subject.

Overall we have nothing but praise for Mactavish. The business and its people are second to none and we have very high levels of trust in the business.

It is rare to find advisers which we can say this about and it is even rarer to find a firm which combines this with being at the forefront of policy making in their field. For us the ultimate value from Mactavish was identifying the potential issues and pitfalls that we faced and enabling us to understand what could be achieved. Without benefiting from Mactavish’s experience and expertise in this niche area, we would not have pushed as hard as we ultimately did during the broker tender. As a result, we obtained excellent results that were better than we would have expected to achieve by ourselves. Furthermore, our own insights and knowledge grew throughout the broker review process, enabling us to feel confident in challenging the brokers and comparing their different responses to the challenges we set them.

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Clare Sheridan

Company Secretary –
Morgan Sindall Group



“Morgan Sindall Group was transitioning to a new broker and we wanted to ensure that the contractual arrangements with this new broker were of the highest standard. We therefore engaged Mactavish to review the Business Protocols and Service Level Agreement being proposed.

Mactavish brought their considerable expertise to the table and conducted a comprehensive review of these documents, identifying current deficiencies and suggesting a strategy for negotiating improvements.

In addition, Mactavish’s approach to the role of the broker was engaging, challenging the business to consider the duties it bears for governing insurance alongside those of the broker.

We were very satisfied with the work and pleased with Mactavish’s ability to work to compressed timescales.”

John Gibson

Group Insurance & Risk Manager –
NEXT



“Mactavish are market experts in policy reliability. They are able to highlight key areas of concern in documentation and then integrate the output as part of the placement/negotiation. We are extremely pleased with the support and insights we have received.

Mactavish worked with us to review our key insurance arrangements – policy wordings, disclosure, broker contract – produced reports identifying issues, and then provided guidance on the areas to negotiate suitable amendments. This work is currently in the process of final completion and we have been extremely pleased with the support so far and the progress already achieved.

It is our belief that while a number of firms in the market purport to know what they are doing when it comes to insurance contracts and policy reliability, many do not seem to have all the relevant expertise required.

Mactavish appear to be the clear market experts in this regard. They have been swiftly able to highlight key areas of concern in documentation and then integrate the output as part of the placement/negotiation process.

We have been delighted with the quality of people within Mactavish and their recommended affiliates such as barristers. Mactavish brings strong levels of professionalism which is reflected in their ability to implement highly complex work quickly and effectively. We have also drawn confidence in the fact that Mactavish and the barristers have insight into what is happening at the front end of negotiations with insurers and brokers and can therefore ably address these issues in our documentation.”

Elizabeth Cadman

Head of Risk and Assurance –
National Trust



“I would recommend Mactavish’s services to any business wanting to get a better understanding of its risks and increase the reliability of its insurance. The service provided really stood out as it enabled National Trust to realise clear tangible benefits immediately.

Having experienced a major fire in the last three years it is essential that the Trust has confidence in its insurance arrangements in case it experiences another one in twenty year event. The work Mactavish has undertaken, together with their insight on risk, expertise in insurance law and insurance contracts, has provided the organisation with this confidence.

Mactavish assisted the Trust in adapting its processes to meet the requirements of the new Insurance Act. They assisted the Trust in increasing its understanding of its most significant risks by interviewing key stakeholders within the Trust, testing large loss scenarios against the policy, and assisting in implementation of best practice processes to comply with the new Duty of Fair Presentation.

This piece of work has helped to ensure the Trust has effectively identified its unknown unknowns in a way that was not possible previously.

Assessment was then provided of the Trust’s protection against the key risks identified. Following this, policy wording enhancements for key insurance lines were negotiated prior to renewal with Mactavish’s knowledge and experience contributing to a greatly improved contractual position.

I enjoyed working with the Mactavish team who were always professional and responsive. They were aware of their audience and able to adapt communication and the level of technical detail accordingly.

This helped to engage stakeholders in areas of the organisation not directly involved in insurance. Mactavish were results focussed throughout and their involvement has given the Trust the capability and confidence to change how it manages insurance which benefits the whole organisation.”





Daren Lowry

Head of Secretariat & Risk Management –
Whitbread Group

WHITBREAD

“Mactavish reviewed our insurance arrangements and assisted with our policy wordings during the renewal exercise. The disclosure and placement process reviews provided guidance that will help us improve these areas, while the work Mactavish did on our policy wordings, in particular, produced a positive outcome.

A key benefit of working with Mactavish was having their experience on our side as they provided crucial knowledge about what clauses insurers had agreed to in the past.”

David Cowell

Finance Director –
Nice-Pak International



“Mactavish provides Nice-Pak with expertise and insight into the overall insurance process and their assistance has been invaluable.

Their advice helps Nice-Pak effectively manage risk by ensuring that our insurance arrangements are effective, properly understood and will respond as expected.

The approach of Mactavish is to provide us with advice that we can trust that is not given simply from the view point of a broker or insurer. Mactavish is fully aware of the detail of the legal context and developments at the forefront of insurance. We therefore feel confident with them on our side.”

Eric Franz

Head of Commercial Product,
Customer Solutions & Digital,
Commercial Lines, UKGI –
Aviva



“Law reform is a priority for Aviva, one we’ve championed from day one, and Mactavish have been an integral part of this work providing both expertise and constructive input.

Aviva worked with Mactavish to produce specialist insight into the implications of the Insurance Act 2015. Mactavish’s close connection with the Law Commission and former Law Commissioner David Hertzell, now a specialist insurance governance advisor at Mactavish, meant that they were a natural partner of choice.

This work spanned policy wordings, implications of the reforms and early guides for both customers and brokers in the area of disclosure. Their practical insight into what represented ‘Fair Presentation’ was particularly valuable in informing the way principles could best translate in practice.”

David Hall

Managing Director – Retail –
QBE European Operations



“QBE has created a dedicated Middle Market - Commercial Combined team in London focussed on driving innovation through product development, and delivering value to policyholders and brokers throughout the UK from our regional branches. To fulfil our commitment to a clear, accessible product offering, QBE engaged Mactavish to work with us and undertake a full review of our core wording’s in this area.

Mactavish has been able to draw on the technical excellence of QBE’s specialist underwriters and the unique legal and regulatory offering of our in-house wordings team. Working closely together in this way has enabled Mactavish and QBE to identify structural changes as well as areas where content could be modernised for clients.

Mactavish has provided QBE with a holistic view of the options open to us. To ensure that we were making changes that were right for us and our clients Mactavish has kept us advised, summarising potential implications of any changes so that we were able to make informed decisions about the best strategies for our wording/s.

Mactavish’s collaboration with our wordings team experts has been vital in developing the framework to conceptualise the changes we needed to make.

QBE are looking forward to creating change for our clients and supporting brokers when we launch our revised product in Q2 2015.”

John Hurrell

Chief Executive – Airmic



“Mactavish are highly influential in the UK insurance market both through their lobbying work to improve standards and through their work with individual clients.

For example they have strongly represented the interests of policyholders throughout the consultation process for the proposed reform of the UK’s insurance contract law being undertaken by the Law Commission. They are regular contributors to conferences and in the press.

Their analytical capability and attention to detail underpins their approach to everything they do.”

Steve White

Chief Executive – BIBA

“Mactavish are experts in their field of insurance governance. This has been demonstrated through the support and guidance that they have provided our members on the Insurance Act 2015. Their knowledge on the subject has been most insightful and I’m sure that the work that they have produced will have a strong impact in helping brokers understand the issues that the recent law reform presents. We value the positive collaborative relationship that we have with them.”



BIBA
British Insurance
Brokers' Association

Graeme Trudgill

Executive Director – BIBA

“We commissioned Mactavish to produce guidance on the Insurance Act 2015 and Enterprise Act 2016 for our members. Working closely alongside our technical team and senior market partners, they produced our “The Insurance Act 2015: An Introductory Guide” and “The Insurance Act 2015: An Implementation Guide.”

BIBA decided to produce guides on this subject, due to demand from our members for advice which was specifically considered to inform them of what this major change in legislation means for their businesses.

The guides were very well received by members and highlighted the opportunity the Act poses for brokers to demonstrate their value. Crucially the guides also detailed the clear and direct challenges which the Act introduces for brokers, as well as guidance on recommended measures to navigate through them.

We decided to work with Mactavish as they have a commitment, understanding and passion for this change in the law which set them apart. The team at Mactavish were excellent in the diligence and craft of the guides which received cross industry support and endorsement. As a member of the Mactavish team, David Hertzell the ex-Law Commissioner who oversaw the Act’s

development, was key to linking the logic behind the law changes with how to successfully manage implementation. Mactavish, through their direct license with the Bar Council, were also able to access expert knowledge and input from the UK’s leading insurance barristers.

Mactavish worked tirelessly to deliver on the deadlines set and their consultation skills throughout were first class. They were always accessible and listened to the myriad of views and counter views which the Act inevitably raises and produced a piece of work which was comprehensive, pragmatic and focused on brokers. They also delivered an Insurance Act Seminar at the BIBA event which had over a 1000 signed up members. We had to move the session from a fringe room to the main auditorium to accommodate this unprecedented level of interest. It served to underline to us how important this issue is for brokers and endorsed the need for guidance.

Their critical eye, familiarity with the law and independence make them an excellent resource. As a trusted BIBA advisers, we recommend to all our members and market partners to consider Mactavish if you have a concern or query on how your business may need to adapt in the new legal era.”

Mactavish

Mactavish is authorised and regulated by the
Financial Conduct Authority.

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