

# THE CENTRAL EXPERT PARTNERSHIP

Insurance and Risk Management Consultants

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## CURRICULUM VITAE

***CARL GEORGE WOODROFFE BA (Hons), FCII, MCIArb., QDR (Expert Determiner), CUEW, MAE***

***Chartered Insurance Practitioner***

***Insurance and Risk Management Consultant***

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Mobile: 07904 995677

### EXAMINATION QUALIFICATIONS:

1968.	ACII (Associate of the Chartered Insurance Institute).
1999	MCIArb. (Member of the Chartered Institute of Arbitrators).
2000	FCII (Fellow of the Chartered Insurance Institute).
2001	BA (Hons) (First Class) (Insurance Management).
2005	Awarded the Cardiff University Certificate of Expert Witness Accreditation.
2020	Qualified Dispute Resolver Accreditation (Expert Determiner) from The Academy of Experts.

### PROFILE:

I am a Chartered Insurance Practitioner, Fellow of the Chartered Insurance Institute, Member of the Chartered Institute of Arbitrators, a Cardiff University Accredited Expert Witness, a full Member of the Academy of Experts and a Qualified Dispute Resolver. I hold a First Class Classification Honours Degree in Insurance Management (highest mark in year).

### EXPERIENCE:

2007 to date	Insurance Consultant and independent insurance adviser, expert witness and qualified expert determiner, Senior Consultant to Flaxman Partners Limited, service providers and consultants to the British Insurance Brokers Association (BIBA). Including advice on broker duties and associated regulatory issues.
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Partners: CARL G. WOODROFFE BA (Hons), FCII, MCIArb., QDR, CUEW, MAE. JENNIFER J. WOODROFFE  
Practising Member of the Academy of Experts

1991 - 2007	Co-founder and Director of MCIS Limited (Insurance Brokers), now part of Arthur J. Gallagher & Co.
1986 - 91	Managing Director of Centreway Insurance Brokers Limited a leading independent insurance broker specialising in commercial general insurance.
1982 - 86	Senior Account Executive, Stewart Wrightson (Midlands) Limited (Lloyd's Brokers).
1981 - 82	Articled Clerk, Darbey-Scott-Rees, Solicitors.
1976 - 82	Law Society's Solicitors Qualifying Examination course at City of Birmingham Polytechnic College.
1971 - 76	Broking Director, Perry Marvel & Co. Limited (Insurance Brokers).
1970 - 71	Insurance Broker, CT Bowring & Co. Limited (Lloyd's Brokers).
1969 - 70	Trainee Inspector, Phoenix Insurance.
1961 - 69	Insurance Broker, Hogg Robinson & Gardner Mountain.

#### **TRAINING:**

1968	Qualified as an Associate of the Chartered Insurance Institute and Birmingham Insurance Institute Prize-winner for a Performance of High Merit.
1976.	Completed Part 1 of the Solicitors Qualifying Examination.
1989.	Admitted as an Associate of the Chartered Institute of Arbitrators.
1999.	Admitted as a Member of the Chartered Institute of Arbitrators.
2000.	Elected a Fellow of the Chartered Insurance Institute.
2001.	First Class Classification BA (Hons) Degree in Insurance Management (highest First in year).
2002.	Admitted as a Practising Associate of the Academy of Experts.
2005	Awarded the Cardiff University Certificate of Expert Witness Accreditation. NB. This Accreditation included assessed Modules on Report Writing, Courtroom Skills and Law and the Civil Procedure Rules including their applicability to Expert Evidence.
2010	Admitted as a Practising Member of the Academy of Experts.
2020	Accredited as a Qualified Dispute Resolver (Expert Determiner) by the Academy of Experts. NB. The Academy of Experts Expert Determiner Accreditation is also awarded after satisfying a process of individually focused training and assessment set by the Academy.

#### **CONTINUING PROFESSIONAL DEVELOPMENT:**

My knowledge and expertise is continually updated by regular attendance at CPD educational presentations by e.g. The Academy of Experts, Bond Solon and The Chartered Insurance Institute and enhanced by practical day to day experience as an expert witness and independent consultant to Flaxman Partners Limited.

#### **BROKING EXPERIENCE:**

I have more than 45 years broking experience including responsibility, as Account Director, for the Insurance and Risk Management Programmes of one of the largest UK Retail Groups as well as many Industrial Groups. I have also been responsible for an insurance broking group's technical training and broking matters on a day-to-day basis. This experience, together with acting as regulatory compliance officer, has provided an in-depth knowledge of the custom and practice of placing, servicing and renewing commercial insurance policies, with particular regard to the standard of skill and care to be expected from an insurance broker.

#### **BINDING AUTHORITIES:**

Experience as Cover Holder for Household and Commercial Insurance delegated authorities on behalf of leading insurers.

#### **EXPERT WITNESS EXPERIENCE:**

Past instructions have been received from leading specialist practices to act on behalf of Claimant or Defendant or as a Single Joint Expert. I have prepared many CPR compliant reports and provided advice to assist solicitors over the past twenty years. My experience includes advising on breach of duty claims against insurance brokers under commercial and industrial business policy claims and includes being examined as an expert witness in Court. Often issues arising out of my instructions include:

- non-disclosure, misrepresentation and/or one or more of the following;
- allegations of *failure by the broker to*:
  - properly assess client demands and needs or obtain material information
  - procure an adequate scope of cover
  - ensure that cover is not avoided by the insurer
  - explain the scope of cover obtained and help the client ensure adequacy of sums insured
  - sufficiently compare and contrast alternative covers on offer
  - properly advise on policy warranties, conditions or exclusions
  - provide adequate business interruption cover.

#### **EXPERT DETERMINATION OF DISPUTES:**

As an Academy of Experts Qualified Dispute Resolver (Expert Determiner), I am also able to assist parties in dispute who are agreeable to this method of resolution. It enables the parties to obtain resolution without recourse to law that is usually without oral hearings, quick, impartial, inexpensive, private and binding, complying with CPR 1.4(2)(e).

*Instructions have been received from the following:*

CMS Cameron McKenna, London	Simpson and Marwick, Aberdeen
CMS Cameron McKenna, Edinburgh	Ward Hadaway, Newcastle upon Tyne
CMS Cameron McKenna, Bristol	Nabarro Nathanson, Sheffield
Edwin Coe LLP	Buller Jeffries, Birmingham
Mills & Reeve, London	Kennedys, London
Mills & Reeve, Birmingham	BLM LLP, London
Mishcon de Reya LLP, London	Keebles LLP, Doncaster
Wragge & Co., Birmingham	Gosschalks, Hull
Osborne Clarke, Bristol	Robin Simon LLP, London
Davenport Lyons, London	M & P Legal, Isle of Man
Plexus Law	Dickinson Gleeson, St Helier, Jersey

Some testimonials received:

*“Carl is extremely “user-friendly” and understands the importance of deadlines in litigation. On top of that, his reports are clear, concise and right on point.”*

*“Getting a good independent expert witness can be surprisingly difficult, but our experience of Carl has been positive. His reporting style is clear, independent and thorough and he is very “available” which is critical when faced with tight court deadlines. We would use him again in future Scottish litigations.”*

*"Carl's key strengths lie in his ability to provide clear, reasoned and balanced advice and in the depth of knowledge he has for the subject. We were very happy with the written report he produced and were confident that he would have performed well under cross-examination had the case gone to trial. We will certainly use him again if the opportunity arises."*

*"We have instructed Carl Woodroffe on different occasions, to act as a single joint expert and as an adviser to one party to litigation. Carl is extremely thorough and his reports are well researched and balanced. He seems to have a very full knowledge of his chosen field. He keeps to deadlines and all his written work is very professionally presented. We can recommend him to anyone looking for an effective expert in the insurance field."*

*"Carl is precise, insightful and thoroughly professional in his work as an expert in insurance. He looks at all the angles and will not deviate from his considered opinion without very good reason. Thoroughly, reliable and a pleasure to work with."*

*"Having instructed Carl on two separate occasions, we have been impressed by how comprehensive and robust the respective reports have been. Both pre-action matters were complex and very detailed but Carl waded through the many documents we provided to pick out the salient points. On one matter, a reputable expert underwriter that we appointed alongside Carl, having read Carl's report, commented that the author must "be very bright" - I agree whole heartedly with their view and would recommend Carl on complex broker negligence matters."*

**August 2022**