

Curriculum Vitae

Gerald Threadgold

Consultant

Adjusting Solutions LLP

One Alie Street
 London E1 8DE



Qualifications:

BA (Hons) – Insurance Studies – First Class
 Associate of the Chartered Insurance Institute (ACII)
 Chartered Insurance Practitioner
 CII Advanced Study Group Member (ASG 253) on Run-off & Exit Strategies

Key Experience

Gerry is a reinsurance specialist with extensive expertise, gained over more than 40 years, in all aspects including: underwriting; claims; technical matters; investigations; audits; and strategic reviews. He reviews the validity of business ceded and reserve criteria within contracts and advises on the adequacy of reserves going forward. Gerry also reviews cover-holders and binding authorities, for compliance with contract terms, and reporting to the Insurer, and provides support and analysis for disputes in litigation and arbitration including expert witness. In particular he offers knowledge and experience within the following disciplines.

Inspection and audit of underwriting and claims Technical and procedural management reviews Run-off, commutation and exit strategies, including Schemes of Arrangement Expert Witness US inspections have included D&O/E&O, Med Mal, Auto, Interstate Trucking and Property	Inspection, audits and reviews of Coverholders, Binding Authorities, Line-slips including TPA's and MGA's Internal Audit and Peer reviews Reinsurance litigation/ arbitration dispute investigation and resolution Training and mentoring UK and Europe inspections included Motor, E&O/D&O, Property, Marine, Aviation
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Employment history

2009 – Current	Director	Gemini Risc Limited
2003 – 2009	Senior Technical Advisor	Tawa Management
1999 – 2003	Senior Manager	Pricewaterhouse Coopers
1986 – 1999	Non-Marine Underwriter	Charter Reinsurance Company
1986 – 1986	Claims manager	E. E. Patrick
1985 – 1986	Non-Marine underwriter	JRM
1979 – 1985	Non-Marine property/casualty treaty underwriter	British National Insurance Company Limited
1978 – 1979	Non-Marine property/casualty treaty underwriter	Trident General insurance Company Limited
1973 – 1978	Non-Marine property/casualty treaty underwriter	Fen Reinsurance Agency Limited
1970 – 1973	Assistant non-marine treaty underwriter	Hugh Paul Underwriting Agencies
1967 – 1970	Broker	Herbert Watson Insurance Brokers
1965 – 1967	Marine Policy Clerk	Leslie & Godwin

Summary of Major Assignments

Investigation into the reinsurances of a failed insurance company

Worked on behalf of the provisional liquidators of a failed insurance company to investigate the reinsurances purchased, their application and benefit to the estate.

Inspections and audits for an insolvent reinsurance company

On behalf of the provisional liquidators reviewing the reinsurances and conducting inspections and audits to mitigate the exposure and ascertain compliance with contract terms leading to reduced liabilities for the estate.

Reinsurance compatibility for a marine insurance company

On behalf of the parent company an investigation into the reinsurance programme compared to the business written and identification of incompatibility leading to poor results.

Reinsurance review of the reinsurances for a Lloyd's Syndicate in run-off

Working for Lloyd's reviewing the reinsurances against the on-going liabilities to ascertain the potential liability for the central fund following the collapse of the syndicate owner.

Internal Audit for a UK Reinsurance Company

Created and implemented the procedure and process for the Internal Audit of claims, reinsurance, commutations for a UK reinsurance company to comply with FSA requirements.

Inspections and Audits for a UK reinsurance company

Created and implemented the inspections and audit process for a UK reinsurance company. Conducted a substantial number of inspections and audits leading to substantial savings for the company.

Review of WTC exposures for a UK reinsurance company

Working for the company investigating the underlying business written and identifying the potential exposure arising from the property and aviation liabilities.

Residual Value Insurance investigation in Canada

On behalf of a UK reinsurance company investigating the poor results from a Motor residual insurance in Canada which identified issues that led to an Arbitration and substantial savings for the company.

Hospice Insurance in the US

On behalf of a UK reinsurance company investigating a book of Hospice business which identified business being written outside the agreement and leading to an Arbitration.