

**Informing Progress - Shaping the Future**



## Special Edition

Future-Ready: Building Careers in Law and Insurance for the Next Generation.

## Publisher

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## Future Editions

If you are interested in contributing material to a future edition of the Voice, please contact [info@foil.org.uk](mailto:info@foil.org.uk)

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## Welcome to this special edition.

**Stratos Gatzouris (DWF and Editor in Chief)  
Jeffrey Wale (FOIL Technical Director and Assistant Editor)**

Welcome to this special edition of the Voice, where we explore the theme of Future-Readiness: Building Careers in Law and Insurance for the Next Generation.

We start with an introduction from the FOIL President, Bridget Tatham about shaping the future of insurance law through collaboration, communication and innovation. There is also further information about the President's charities for 2026. We wish Bridget and the nominated charities all the best in the busy year ahead.

We then follow with a collection of articles from the Tomorrow's FOIL (TF) division. TF was launched in 2012 to cater for lawyers at member firms with less than 5 years' post qualification experience. This division runs learning and social events, helping to build career long relationships with fellow practitioners and counterpart insurance professionals. We welcome the new TF president, Olivia McGuigan, plus articles from Jersey Tambue (DWF) and Elizabeth Cavello (Weightmans) offering an early career perspective on the practice of insurance law, including coverage of the Solicitor Apprenticeship route to legal qualification. These articles provide a useful starting point for thinking about what firms can be doing to encourage and support new talent together with facilitating succession planning in the longer term.

We hear from Adam Harper at the CII Group about overcoming a lack of visibility, understanding and confidence that insurance offers meaningful, modern and future proof careers. One of his core arguments is that

attracting and retaining talent is not a peripheral concern. Rather, it underpins the insurance sector's wider ability to respond to change, serve customers well and continue to play its vital role in supporting economic resilience and social wellbeing.

We hear from Gillie Fairbrother (Davies) about empowering the next generation of insurance lawyers, and again, the importance of changing external perceptions of the insurance industry.

There are contributions from Steven Brownlee and Paul Finn continuing the conversation on employability and the landscape beyond 2026. We also have a focus on legal careers from the perspective of the London and Northern Ireland markets

In addition, we have all the usual content, including an article from Hawkins, a FOIL sponsor plus a Trade and Industry Partner spotlight on the insurance team at Forths.

We hope that you enjoy reading all the articles and look forward to receiving your ideas for the next edition of the Voice. Once again, many thanks to Ian Thornhill for his work as the content coordinator on this edition.

### Stratos and Jeff



FOIL - the Forum of Insurance Lawyers



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## The President's Page

### Shaping the future of insurance law through collaboration, communication and innovation



**Bridget Tatham (Browne Jacobson & FOIL President)**

#### **The collective voice of insurance lawyers**

FOIL stands as the collective voice for all insurance lawyers, representing its membership on business-critical issues that impact both the firms we work in and the clients we serve. While our focus has traditionally been on insurance firms and those working within them, FOIL recognises the significant value that in-house insurance lawyers bring to the sector.

FOIL is actively developing initiatives to reach out and engage with this important group. This includes tailored communications, invites to events, and opportunities for in-house lawyers to participate in working parties and committees. By creating spaces for in-house lawyers to share their expertise, contribute to discussions, and access resources, FOIL aims to ensure their voices are heard alongside those in private practice. In doing so, I see the opportunity to strengthen the collective knowledge and influence in the insurance community.

#### **Raising awareness and celebrating contributions.**

A key priority for the next twelve months is to generate greater awareness of the breadth and impact of FOIL's work by implementing targeted communication strategies. These strategies will aim to improve engagement not only with member firms, but also with the individual lawyer and the wider insurance sector.

By introducing improved platforms for dialogue, streamlining updates, and creating more opportunities for two-way communication, FOIL aims to ensure that the hard work of those on working groups, Sector Focus Group and across the regions is positively recognised so that collectively, the value of FOIL membership is communicated clearly and consistently to all stakeholders.

#### **Driving diversity, equity and inclusion: Awareness, engagement and impact**

FOIL is committed to supporting the profession to become more inclusive, in line with our regulatory obligations. Our DEI working group, works collaboratively across a number of member firms to raise awareness of diversity issues, foster greater engagement across member firms for the benefit of lawyers, our clients, the sector and deliver tangible impact through practical initiatives. By sharing best practice, hosting events, and providing resources and access to experts, we aim to help all members embed DEI into their organisations and professional lives. This will continue to be a focus during my year as president.

I am grateful that we operate within a jurisdiction where the regulatory framework not only encourages but expects progress on diversity, equity and inclusion. There is

increasing scrutiny on the real impact of DEI efforts, not just on statements or intentions. FOIL welcomes this focus, recognising that meaningful change requires ongoing commitment and measurable outcomes. We will be supporting firms navigate the regulatory framework by responding to the LSB consultation and engaging with the SRA and Law Society.

A key advantage of FOIL's membership model is the ability to pool collective best practice, enabling all members to learn from each other and strive for excellence. Those who wish to be part of this journey will find a supportive community and access to the tools needed to achieve their DEI goals. We will be issuing a base line report on data so we can track engagement and importantly impact.

## Future-proofing FOIL and its members

The tools and skills needed by the next generation of insurance lawyers will differ from those I have honed over the years.

Artificial Intelligence is already impacting our business models and the insurance sector. According to McKinsey, Gen AI is revolutionising the insurance industry, which is built on data. Gen AI can reason, make judgements and innovate - but what does this mean for access to justice, for member firms and their lawyers? What type of lawyer will be a member of FOIL in the future? FOIL aims to encourage the next generation of lawyer to be equipped for the future and see that they can have a diverse, varied career and thriving in law as an insurance lawyer. You'll see more from Tomorrow's FOIL as they engage and lead on initiatives with the support of FOIL.

It will be a busy year and one where growth and supporting the members is the cornerstone of all activity.

## PRESIDENT'S CHARITIES 2026: SUPPORTING MENTAL WELLBEING

We are delighted to announce that, for 2025/26, the President of FOIL has nominated two outstanding charities as our focus for awareness and fundraising: **African Caribbean Community Initiative (ACCI)** and **LawCare**.



ACCI is a multi-award-winning charity with recent international recognition, including the prestigious Opus Award. It provides vital support to individuals from marginalised communities disproportionately impacted by mental ill health, ensuring that those most in need receive the right interventions at the right time. ACCI's work is a testament to the power of community-driven support and advocacy, especially for those who might otherwise fall through the cracks.

[African Caribbean Community Initiative](#)

# LawCare

*Supporting the Legal Community*

LawCare is dedicated to supporting legal professionals through times of mental unwellness. By offering a confidential helpline, resources, and peer support, LawCare ensures that lawyers and their families have somewhere to turn when facing stress, anxiety, or other mental health challenges unique to the legal profession.

[LawCare - The mental health charity for the legal sector](#)

While these charities serve different communities, they are united by a common purpose: championing mental wellbeing and providing timely, compassionate support to those who need it most.

Over the next 12 months, we aim to raise both awareness and vital funds, which will be split between ACCI and LawCare in proportion to their size and the support they provide.

Together, let's make a meaningful difference—supporting mental health across our communities and our profession.

**Bridget Tatham President FOIL 2025/26.**

## Diversity, Equity and Inclusion (DEI)



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For more information about what FOIL is doing on DEI, or if you are interested in creating a DEI toolkit, please visit our website: <https://www.foil.org.uk/about/diversity-equity-and-inclusion/>



Informing Progress - Shaping the Future



**Olivia McGuigan (New Tomorrow's FOIL President and Murphy O'Rawe)**

I joined Tomorrow's FOIL after initially being asked to take over on behalf of a colleague this time last year. I am honoured to have now been asked to take on the role of Tomorrow's FOIL President.

I trained in a large commercial firm, completing seats within real estate and defence litigation, before moving to my current practice Murphy O'Rawe in Belfast. I am now two years qualified. Having chosen to pursue a career in defence insurance law, I feel confident in saying it is one of the most varied and dynamic spaces to work in.

Tomorrow's FOIL was launched in 2012 for insurance lawyers under five years' PQE, with the view of fostering connections and developing a network with colleagues and peers. The Tomorrow's FOIL Executive Group is continuously developing new innovative ways to offer learning and networking opportunities for the next generation of

defence insurance practitioners. We are also keenly aware that it is becoming more important to offer those in a relatable and accessible way.

To that end, one of our focuses recently has been how we can use social media to increase the outreach of Tomorrow's FOIL. We have set up a dedicated LinkedIn page for Tomorrow's FOIL, and we aim to grow presence through engaging 'day in the life' content which will hopefully offer an insightful view into the day-to-day of a career in defence insurance law. On that note, our mock trial events which were held during 2025 were well received and we will aim to arrange more of these events in the coming year. We are also keeping an eye on live topics which will become increasingly relevant for insurers, especially AI and the use of PFAS 'forever chemicals'. These topics both reflect the current challenges presented within the insurance sector but also serve as a reminder that insurance law provides a great arena for continuous learning and development.

On a practical level, through introducing a Tomorrow's FOIL seat on every Sector Focus Team, we now have insight into the relevant wider issues which are shaping the insurance industry across the UK. There is much more to insurance law than what meets the eye, and I look forward to helping the Tomorrow's FOIL Executive Group continue to showcase the insurance industry as the fast moving and ever-changing space that it is, in which the future generation of lawyers can thrive.

Finally, I'd like to extend my thanks to outgoing Tomorrow's FOIL President Rebecca Barton for her leadership and playing such a vital role in developing the Executive Group for the past two years. I hope to follow in her footsteps and continue to clear the path for upward progression chartered by Rebecca and her predecessors.

## Building a Career as a Solicitor Apprentice



### Jersey Tambue (DWF and Tomorrow's FOIL)

In August 2024, at the age of 18, I embarked on one of my most inspiring and positively challenging journeys yet: becoming solicitor apprentice.

The Level 7 Solicitor Degree Apprenticeship Programme is a six year programme designed for those that have previously only completed an A-Level (or equivalent) qualification. As part of the programme, I stay within a team for at least one year, switching seats over the course of four years, with a training contract forming the last two years of the programme, taking me to qualification as a solicitor. This rotation of seats is designed to provide a comprehensive breadth and depth of experience by the end of the programme, through a 'learning on the job' approach, in various practice areas ranging from commercial insurance, real estate, and dispute resolution. The programme is a demanding one, requiring a sharp balance between workplace tasks and academic study. I spend one working day a week as a study day attending live online law module workshops run by BPP University tutors, where we work through structured law modules such as contract, land, public law, and complete elements of coursework for submission. The

BPP course is tailored to align with what apprentices are doing in their seats and connect legal theory to real cases. Alongside coursework submissions, I complete summative exams every term to test my theoretical legal knowledge which will contribute towards my final university grade. Then, to mark the end of my apprenticeship, I will sit the Solicitors Qualifying Exam.

Following a two week induction, I joined DWF's Insurance Professional Support Law (PSL) team, which is a small team of highly experienced insurance lawyers who work closely with the various practice groups within insurance to ensure that our legal advisers and clients are kept fully up to date with key legal developments, regulatory changes and market trends. A large part of their role involves anticipating and advising on changes affecting insurance law and the claims handling landscape and identifying how these changes impact both our insurance clients and DWF's internal processes and products.

The PSL role requires a solid understanding of the different insurance sectors, key individuals, and the niche work the team does. Each member of my team has many years of previous experience as a fee-earner in different areas of insurance law, such as global risks, professional indemnity, motor and fraud, catastrophic personal injury, employers' liability and public liability and more.

As a student straight out of sixth form, having just completed three A-Levels, none of which were law, I initially found the environment particularly daunting, and I was acutely aware of how little I knew. Aside from a couple of work experience placements and an internship the previous summer, I had very limited exposure to the inner workings of law firms or the insurance industry, and the

transition was significant. The contrast between my academic background and my colleagues' depth of professional experience and technical expertise initially felt immense, and understandably, this led to some early anxieties and feelings of imposter syndrome, particularly around how useful I could be to the team.

However, from the beginning, my colleagues were heavily invested in my development, taking time to explain and contextualise complex issues and encouraging me to ask questions. I was set several initial goals, with the overarching one being to build up my knowledge and understanding of the different areas within insurance and the type of work each practice group does. I've always taken a strong interest in current affairs, which has helped my understanding the insurance market, as insurance is rooted in understanding risk and how events in the world can affect people and businesses. A key concept within insurance is always looking ahead and anticipating emerging risks - in other words 'looking beyond the horizon' - and this has developed into a mindset that I now apply both within and outside the office. It has encouraged me to look beyond what is immediately in front of me and to consider the underlying patterns and causes behind events, as well as how these factors might impact particular areas of risk. Adopting this forward-thinking, almost 'crystal ball' approach has strengthened my ability to think strategically about wider implications and longer-term outcomes, and I believe it will stand me in good stead throughout my future career as a lawyer.

As my understanding and confidence has grown, so too has the positive support I am able to provide to the team. I am now

involved in numerous key projects, helping provide concise but detailed commercial awareness updates to fee earners across our insurance practice, which helps them stay informed about key issues shaping the world of insurance. These updates require a grasp of developing legal principles, regulatory changes, and new legislation, and how these might impact the insurance market.

My team have also encouraged me to volunteer for numerous internal projects, including leading financial awareness sessions for other apprentices within the firm. I have also represented the firm externally at secondary schools and universities, mentor students and of course there's my role within Tomorrow's FOIL where I sit on the executive committee! Tomorrow's FOIL has enabled me to engage with the wider community of insurance lawyers and contribute to meaningful conversations about apprenticeships through a [spotlight session](#), helping future entrants and those who were not exposed to the world of apprenticeships before to understand what the role truly involves. My involvement over the past year has been instrumental in deepening my knowledge of the insurance industry, and legal practice as a whole.

Over these past 18 months, my confidence has grown significantly, from a sixth former with little sense of what lay ahead, to someone who has grown rapidly into their PSL role and passionately participates in other professional communities. I am excited to continue to build on my knowledge and skills and eventually qualify as a solicitor- perhaps within insurance!

## Trainee in Speciality Insurance Law



### Elisabetta Cavello (Trainee, Weightmans)

I am a 3rd seat trainee currently working in a team referred to as 'Specialty'. This refers to 'Specialty Insurance' which broadly covers unusual risks in niche industries. Having read modern languages as an undergraduate and being completely swayed by my experience working in a law firm in Madrid during my year abroad, I changed tack and embarked on the GDL and LPC after graduating. As the pandemic restrictions lifted in 2022, I found a vacancy for a paralegal role in the Aviation department at my current firm and, having flown glider and fixed-wing single engine planes at University, applied without hesitation. I secured the training contract as an internal applicant and completed my first seat in Specialty, where I've returned with the hope of obtaining a qualification role. I enjoy working alongside big insurer clients covering diverse portfolios of risk, such as professional indemnity, luxury goods fraud, and construction claims.



### Are you interested in writing for the VOICE?

We rely on contributions from our members, sponsors, trade partners and others to produce each issue of the Voice. We are also interested in learning what subjects or themes you would like to see covered in the future.

If you are interested in contributing material to a future edition of the Voice or have any ideas for content, please feel free to contact [info@foil.org.uk](mailto:info@foil.org.uk) or any of the editors.

Many thanks.

THE FOIL EDITORIAL TEAM

## Future Ready: Building Careers in Insurance for the Next Generation



**Adam Harper (Executive Director, Strategy, Advocacy and Professional Standards, CII Group)**

For too long, a career in insurance has been something people “fall into” rather than actively choose. It is a phrase repeated so often within the profession that it has become almost accepted as fact. Yet behind it sits a more serious challenge: a lack of visibility, understanding and confidence that insurance offers meaningful, modern and future proof careers. At a time when the sector is undergoing profound change, we can no longer afford to treat the talent challenge as a secondary issue. It is fast becoming one of the defining risks – and opportunities – facing our profession.

Recent research across financial services has reinforced what many in insurance already recognise instinctively: the demand for critical skills is outstripping supply, and insurance is among the sectors with the highest proportion of roles classified as “in demand”. This is not simply a short term labour market issue. It reflects a structural shift driven by digital acceleration, changing customer expectations, climate risk, market consolidation and an evolving trust relationship between firms and the public.

Together, these forces are reshaping what good looks like in insurance, and, by extension, the skills and behaviours the profession needs to thrive.

Against this backdrop, attracting and retaining talent is not a peripheral concern. It underpins the sector’s ability to respond to change, serve customers well and continue to play its vital role in supporting economic resilience and social wellbeing.

Part of the challenge is perception. Despite the breadth and impact of what insurers do, the profession is often poorly understood by those outside it – particularly students and career changers. During recent engagement with early career professionals across insurance and financial services, it became clear that many struggled to articulate the social value of insurance. That should give us pause for thought. If people already working in the sector find it hard to explain why insurance matters, it is little wonder that the profession struggles to compete for attention with careers that are more visible or better explained.

Reframing the narrative is therefore essential. One powerful way to do this is simply to ask a different question: what would happen if insurance did not exist? The answers are stark. Entrepreneurship would slow as risk became unbearable. Small businesses would struggle to recover from loss. Medical procedures would be curtailed without protection. Travel, trade and everyday life would become more fragile. Insurance, at its best, is the quiet infrastructure that allows society to function. Making that contribution visible is a crucial first step in positioning insurance as a purposeful, impactful career choice.

Improving awareness, however, is only part of the solution. Encouraging people into the profession must go hand in hand with supporting them once they arrive. This is

where a skills based approach to professional development becomes so important. By focusing on behaviours, technical expertise and adaptability – rather than narrow job definitions – individuals gain clearer sight of how they can grow, while employers gain a shared language to describe what they need.

Behavioural skills, in particular, will become increasingly critical as technologies like AI become more embedded in insurance operations. Insurers are already at the forefront of AI adoption within financial services, using it to improve efficiency, identify risk patterns and support customer interactions. The most effective applications of AI are those that augment, rather than replace, professional decision making. Investment in AI literacy, alongside the development of complementary human skills, is therefore essential if the sector is to unlock growth while maintaining trust.

The CII's Professional Map was developed precisely for this purpose. It provides a skills based benchmark that sets out the technical knowledge, behaviours and professional judgement expected at different stages of a career across insurance and personal finance. Crucially, it moves the conversation away from static roles and towards demonstrable capability.

We want all insurance professionals to use the Map to take ownership of their development: to assess where they are today, understand the skills they need to progress, and make informed choices about learning and experience. The associated self-assessment tool removes guesswork by offering a clear, structured view of strengths and gaps. Rather than waiting for progression to happen by chance, individuals are able to shape their careers with intention and confidence.

Employers, meanwhile, should be embedding the Map into how they think about talent

altogether. Used well, it provides a shared language for recruitment, development and succession planning. It allows firms to articulate precisely what they are looking for in any role, to identify where capability risks sit within their organisations, and to invest in upskilling with greater precision. In a tight labour market, the ability to recognise potential, redeploy skills and retain talent internally is becoming just as important as external hiring.

Importantly, the Map is not about imposing a single, rigid career model. On the contrary, skills based frameworks create flexibility by making transferable capability visible. They support more inclusive careers by valuing diverse experiences and non-linear progression, and they help futureproof the workforce by encouraging continuous learning rather than front loaded qualification alone.

Taken together, greater visibility of insurance's purpose, clearer articulation of career pathways, and consistent use of skills based development tools form a powerful combination. They will help shift the profession from one that people find by accident to one they actively choose – and stay in.

If we get this right, the prize is considerable: a transparent, inclusive and future ready profession, equipped to meet the needs of customers and society for generations to come.

Please play your part in delivering that vision, by taking your own Professional Map self-assessment today!



CII Self-Assessment Tool

## Empowering the Next Generation of Insurance Lawyers



**Gillie May Fairbrother (Global Responsible Business Officer at Davies & FOIL ESG Diversity & Inclusion Working Group)**

The insurance legal market is heading toward a significant talent shortfall. The combination of an ageing workforce, limited incoming interest, and a growing misalignment in how different generations understand and communicate about evolving ways of working makes attracting young talent not just important, but essential for the sector's long-term stability. Research from our [People survey](#) reveals that over 60% of people agreed more needs to be done to attract young talent to a career in the industry, and that we need to improve the perception of the industry as a sector, employers need to be up to trialling new methods of talent attraction and retention.

### Bridging the Generational Divide for Future Success

Every generation brings its own approach, and shifting perspectives are nothing new. The organisations that thrive are those agile enough to adapt not only to changing customer expectations but to the evolving needs of their people as well. Gen Z, now

entering the workforce in large numbers, brings a different set of expectations, they want clarity, purpose, flexibility, and respect. They are also a generation that will walk away from employers who fail to meet those expectations. When speaking to young people exploring or beginning careers in insurance law, several themes consistently emerged. One of the strongest is the need for clear development paths. Young professionals want to understand what progression looks like, how they can grow, and what support they will receive along the way. Ambiguity is a deterrent; transparency builds commitment.

*"Simply qualifying as a solicitor has been a highlight of my career so far. It was the outcome of years of hard work at university, training, exams, and everything in between – so finally reaching that point was a genuine milestone.*

*Running my first proof (a Scottish civil trial) in a local Sheriff Court (County Court equivalent) – and winning it – has been a high point in my career since qualifying. It was the moment that really settled me into the job. I have always been interested in advocacy, so getting my first opportunity to stand up in court, examine witnesses, and run a substantive evidential hearing from start to finish was a real high. Not long after that, I ran a second proof which I ultimately lost. Even so, it was still a valuable experience: I performed well, the Sheriff (judge) was complimentary about my presentation of the case, and the matter resulted in a written published judgment – a career highlight in its own right.*

*I have also been fortunate to work with excellent colleagues who genuinely care about my development and give me room to focus on the areas of practice that interest me. Their response after the second proof*

*made that clear: they were supportive and encouraging, and not remotely critical of the result. In any workplace, that sort of culture has a real and lasting positive impact.*

*That second proof taught me more about resilience than anything I learned at university. Losing is never pleasant, but it is part and parcel of litigation, and taking the lessons from it, rather than dwelling on the outcome, has been important for my development. The support from colleagues afterwards reinforced that these moments are simply part of becoming a better lawyer. Those early wins and losses alike have shaped how I approach the job now: steady, reflective, and aware that growth often comes from the tougher days just as much as the good ones.”*

Stephen Kirk  
Brodies & Tomorrow's FOIL

Purpose also matters deeply. Gen Z wants to work for organisations that demonstrate genuine values and those that align with their own values, particularly around inclusion, sustainability, and social impact. Insurance law firms have a compelling story to tell here: the work they do helps businesses and communities recover from crises, navigate emerging risks, and build resilience. But this purpose must be communicated clearly and lived consistently.

*“I am a final year Solicitor Apprentice at Kennedys in the Serious & Catastrophic Injury team having started my apprenticeship in January 2021. I joined Kennedys straight out of Sixth Form, at the age of 18, via the apprenticeship route and certainly have no regrets! By going through this route, I was exposed to the way law firms work right from the very first day which has put me in a really*

*valuable position today as I look towards qualifying. I have been fortunate to have assisted on multi-million pound claims and also have experience dealing with my own files, of a lower value, as well.*

*Looking back at my development over the last 5 years, I can see that my confidence has grown massively, and this has been through exposing myself to as many different scenarios and experiences as possible such as networking with clients after work or attending trials and hearings. One of the main things I particularly enjoy is when I am asked for assistance with technical questions by colleagues as this shows that the apprenticeship route really works and that my team really value my experience and expertise even at the age of 23! My advice to anyone looking to build their career in the law and insurance industry would be to get networking as soon as you can, whether this be via LinkedIn or reaching out to someone for a coffee and finding out how they got to where they are today as everyone's journey is so different and you can learn a lot from doing this. Also, as cliché as it may be/sound, always ask questions no matter how silly you think they may be. From my experience, everyone is more than happy to answer any questions I have and you are missing out on the opportunity to develop if you are not being open minded and asking questions constantly.*

*If you like the idea of earning whilst learning, getting hands on experience at a law firm and obtaining a law degree at the end of the course... then a solicitor apprenticeship might be for you!”*

Samuel Owers  
Kennedys & Tomorrow's FOIL

While wanting to be respected and validated within a workplace is a given, Gen Z are especially keen to see evidence of this, even when their working styles differ from traditional norms. Gen Z communicates quickly, uses digital tools instinctively, and values rapid feedback. They want their ideas to be heard and their perspectives valued. In return, they are eager to learn from experienced practitioners, creating an opportunity for genuine two-way knowledge sharing.

Flexibility and mental health support are also non-negotiables for this generation. Hybrid working, manageable workloads, and open conversations about wellbeing are now baseline expectations. Firms that embrace these principles will not only attract young talent but create healthier workplaces for everyone.

*"Starting out as a wide eyed Legal Apprentice in 2019, I had my whole qualification pathway neatly mapped out (or so I thought!). Then came the rude interruption of 2020, and that well defined route was thrown out of the window. The way we worked and studied, how we interacted, and built relationships, changed overnight. A mere 6 months into my fledgling career, the wheels were already threatening to come off.*

*Reflecting on that period, when remote working became the norm and face to face interaction became a rarity, development was undoubtedly stunted. The most beneficial moments were when senior colleagues carved out time to help me. Whether it was simple reassurance that I was on the right track (rare), or guidance that steered me in a completely different direction, the importance of those conversations cannot be overstated. Entering the legal profession can be daunting; the fear*

*of making a costly mistake can be paralysing, and self-imposed expectations can weigh heavily. Knowing that I had the ability to bounce ideas off colleagues, make mistakes safely, and ask "stupid" questions (and be reminded that no such thing exists) was invaluable.*

*Having those role models and support systems is essential in creating a safe environment where tomorrow's professionals can thrive. Humanising the law, recognising that confidence, poise and polished advocacy are not prerequisites, but learned skills, is paramount. Increased visibility of senior colleagues in the office, an understanding that young professionals learn best through osmosis, and greater awareness of qualification pathways and the challenges they pose, are all crucial steps. These are the things that will ensure the next generation is equipped not just to enter the profession, but to excel within it. Ultimately, we are all learning."*

**Joe Swinnerton**  
Horwich Farrelly & Tomorrow's FOIL

Changing perceptions of the industry is equally important. Insurance law is far from dull, it sits at the centre of issues such as cyber risk, climate change, global supply chains, and emerging technologies. Yet many young people simply don't know what the work involves or how accessible the pathways into it can be.

This became clear during a recent skills day we held at Keoghs for a youth education charity. Many of the young attendees, made up of young people from disadvantaged backgrounds, were surprised to discover the range of routes into a legal career. Seeing professionals who looked like them, and learning that university isn't the only path, opened doors they hadn't realised were there.

Experiences like this can transform perceptions and broaden the talent pipeline.

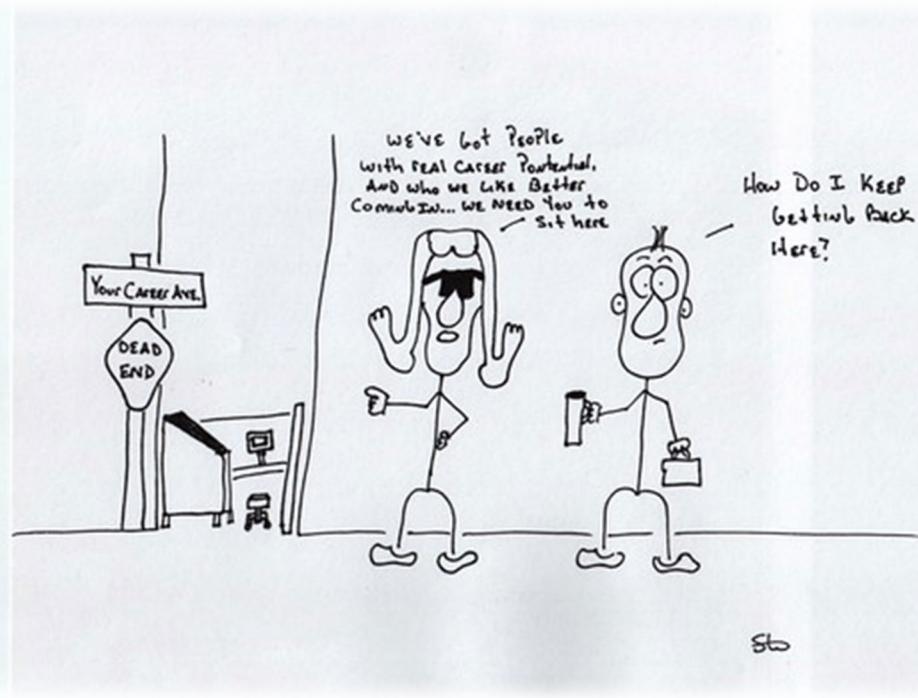
To build a sustainable future workforce, firms need to take deliberate action. That means modernising recruitment, engaging with schools and colleges, and showcasing real stories about the impact of insurance law. It means investing in training, offering structured development, and creating environments where young people feel valued. It means embracing technology, promoting inclusion, and ensuring that wellbeing is more than a slogan.

It's natural for those who have been in the profession for longer to feel resistant to these newer ways of working, but as we all know, change is the only constant. The talent gap is a real threat, yet it also presents a powerful opportunity. By listening to what young people value, and evolving in response, the insurance legal market can attract a new generation of curious, socially conscious professionals who are ready to shape the sector's future.

Gen Z is not a challenge to be managed; they are a powerful asset waiting to be welcomed.



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## Future Careers in the UK Insurance Industry: The Outlook for 2026 and Beyond



Steven Brownlee (FOIL Technical Author)

### In Brief

The UK insurance sector is undergoing a profound transformation, with several factors redefining both established and emerging roles and expanding the range of career opportunities available. Those with the right skills and mindset will have multiple professional pathways to choose from that will enable individuals to build resilient, rewarding careers in an industry that remains central to economic stability and is increasingly embracing innovation to ensure long-term impact.

As a provider of risk transfer, financial protection and long-term security for individuals, businesses and institutions, the insurance sector has long been regarded as a cornerstone of economic stability in the UK.

Historically perceived as a traditional, process-driven sector characterised by well-defined roles in underwriting, claims, broking and actuarial science, the industry is now

undergoing a significant transformation. Influences emanating from technological innovation, regulatory reform and customer attitudes are blending with wider socio-economic factors to change the fundamentals of insurance operations and the careers available within it.

Individuals looking to start or reposition their career in insurance today face a dynamic landscape of diverse opportunities that has evolved from traditional roles such as claims handler, broker, underwriter or actuary to positions including Insurtech specialist, data scientist, cyber underwriter or fraud investigator. Insurance no longer offers a single career path but an ecosystem of specialisms that allows professionals to develop a range of skills likely to be in demand and position themselves to thrive.

### A Sector in Transition

The future of insurance is intrinsically linked to broader changes across emerging industries such as technology, energy, and cyber, which are impacting the sector. Digitalisation, automation and AI are streamlining once labour-intensive processes, while simultaneously creating demand for new forms of expertise.

At the same time, insurers face increasing expectations to respond to complex global risks, including cybercrime, climate change, geopolitical instability and public health challenges, which places further emphasis on specialists with capabilities aligned with these evolving perils. However, technology is increasingly augmenting human expertise rather than replacing it, a shift which is fundamentally changing the nature of insurance work and helping drive improvements to analytical thinking, judgement, communication and decision-making. Future insurance careers are therefore likely to be more intellectually

demanding and strategically focused than ever before.

### Key Drivers

A number of factors are combining to transform insurance firms from traditional hierarchical operating models to digitally enabled ecosystems, bringing implications and opportunities for career development across the industry.

- Technological innovation in areas including AI, machine learning, automation and data analytics is enhancing human expertise and transforming core functions such as underwriting, pricing, customer engagement and claims processing.
- Insurtech continues to drive digital transformation by leveraging cloud platforms, APIs, telematics, mobile apps, and digital sales channels to help streamline workflows and create more efficient, personalised and accessible customer journeys.
- Sustainability and risk complexity driven by climate change, geopolitical instability and new risk categories such as cyber and climate are reshaping risk assessment and fuelling demand for specialist know-how.
- Talent Shortages and Skills Gaps persist in technical areas, despite continued recruitment efforts by insurers. An ageing workforce and a perception that the insurance sector lacks innovation also create issues when attracting talent in emerging areas.

## Traditional roles in transition

### Underwriting

A foundational function in insurance, underwriting is evolving rapidly as advanced analytics, machine learning (ML) and real-time data sources transform how insurers assess and price risk. In future, underwriters will

increasingly utilise automated tools in decision-making, focusing on complex, high-value or non-standard risks that require domain expertise and technological fluency alongside professional judgement.

Individuals with the skills to interpret complex data outputs, challenge model assumptions and understand emerging risk trends are likely to enjoy greater opportunity for career progression, with specialisation becoming more pronounced, particularly in areas such as cyber, climate-related risk, professional indemnity and specialty commercial lines.

### Claims Management

While significant investment has been made to automate low-value and high-volume claims handling, complex claims involving liability disputes, major losses or vulnerable customers continue to rely on skilled professionals. Future claims careers will be less transactional and more advisory, requiring greater technical knowledge, communication and customer management skills.

Digital claims specialists who are comfortable working with automated systems, fraud detection algorithms and customer portals will be in strong demand. Roles such as complex claims specialist, technical adjuster and claims strategy manager are therefore expected to grow, reflecting the need for oversight, governance and ethical decision-making within increasingly automated workflows.

### Actuarial Science

Actuarial careers remain key to the financial health of insurers, but the scope of actuarial work is extending beyond traditional reserving and pricing to incorporate areas including enterprise risk management, climate modelling, capital optimisation and scenario analysis.

In future, actuaries capable of combining a strong mathematical foundation with data science capabilities and strategic thinking will be best positioned for leadership roles, enabling them to contribute directly to board-level decision-making.

## Emerging and Future Opportunities

### Data Science and Advanced Analytics

Data science is among the fastest-growing career areas within insurance. Data scientists and ML specialists are experts in extracting value from the vast amount of raw data insurers gather from customer behaviour and claims histories by converting them into actionable insights to support underwriting models, pricing strategies and fraud detection plans.

Future careers in this area include insurance data scientists, machine learning specialists and analytics consultants. Professionals in this area can engage strong technical skills to collaborate with underwriting, claims and product teams to enhance decision-making across the value chain.

### Cyber Risk and Technology

Cyber risk is now one of the fastest-growing and complex exposures businesses face, driving demand among insurers for professionals with expertise in cybersecurity, technology risk and digital resilience. Cyber underwriters, risk engineers and cyber claims specialists are therefore becoming essential components of modern insurance workforces.

In parallel, technology roles are expanding as digital tools become increasingly dominant in claims processing and customer support. Software developers, systems architects and digital transformation specialists are among the key people needed to build and maintain the platforms that underpin modern insurance operations.

### Product Design and Customer Experience

As competition intensifies and customer expectations evolve, insurers are placing greater emphasis on product innovation and user experience. Product management in future will progressively focus on analysing customer needs, designing flexible and personalised products and ensuring regulatory compliance.

Customer experience specialists, behavioural analysts and journey designers are central to influencing how insurance products are distributed and serviced to maximise satisfaction and loyalty. These roles reflect a broader shift towards customer-centricity, requiring professionals who can combine commercial insight with empathy and design thinking to help insurers stay competitive.

### Sustainability, ESG and Climate Risk

Climate change represents both a systemic risk and a catalyst for new career opportunities within insurance. Insurers are at the forefront of assessing climate-related exposures, developing resilience strategies and supporting the transition to a low-carbon economy.

Future careers in this space include climate risk analysts, ESG specialists and sustainability advisers, interconnected professional roles with the capacity to assess physical and transitional climate risks, support responsible investment strategies and help organisations meet growing regulatory and stakeholder expectations surrounding environmental and social governance.

### Regulatory, Compliance and Ethical Governance

The UK insurance industry operates within a complex regulatory environment, shaped by progressing expectations around consumer protection, operational resilience, data privacy

and conduct risk. As regulation becomes more outcomes-focused, careers in compliance and risk governance are becoming increasingly strategic in safeguarding ethical conduct, legal compliance and risk mitigation.

Compliance professionals no longer simply interpret rules; they actively shape organisational culture and decision-making, making regulatory knowledge, analytical thinking and clear communication key competencies. Roles such as conduct risk manager, regulatory change lead and ethics adviser are expected to gain prominence, particularly as insurers seek to demonstrate transparency and accountability as they accelerate the use of data and AI.

### **Leadership, Strategy and Advisory**

Increased complexity within the industry is creating a growing demand for leaders who can successfully navigate uncertainty and guide organisations through transformation. Strategic roles in insurance increasingly require a blend of commercial acumen, technological literacy and people leadership.

Consultative roles, including internal strategy and external advisory, are suited to professionals with broad experience built across multiple business areas. These are central to influencing key strategic decisions around where and how businesses want to invest and grow.

### **Skills and Professional Development**

Traditional insurance qualifications, such as those offered by the Chartered Insurance Institute, have long been relied upon and will remain relevant. In the future, however, a hybrid skill set that combines sector knowledge with skills in data analytics, digital technologies and sustainability is likely to bring greater success and longevity as job boundaries change.

While change is making technical capability essential, soft skills remain fundamental and underpin many of the roles within an insurance firm. Skills in critical thinking and effective communication sit alongside adaptability, collaboration and ethical judgement as qualities needed by organisations operating in a rapidly evolving sector.

The insurance industry of the future will offer more diverse entry points, perhaps starting in a traditional role before transitioning into more specialised positions. Graduate schemes, apprenticeships, career-change programmes and cross-sector hiring are all expanding, with insurers recognising that transferable skills from fields such as technology, consulting, engineering and environmental science can add value and offer access to a larger pool of talent.

Career progression is also becoming less linear, with professionals having the opportunity to move between technical, commercial, and strategic roles and to build broad portfolios of experience rather than following a single defined path.

### **A Profession Reimagined**

The UK insurance industry in 2026 and beyond will be defined by opportunity, complexity and purpose as it continues its pivotal role in responding to the challenges of modern society, with cyber security and climate change among the most pressing. Insurance professionals will be central in enabling economic resilience and innovation through creative product design and effective risk management that embraces developments in technology.

Although automation and AI will reshape certain traditional roles, they will also create scope for higher-value strategic work, deeper analytical roles and creative problem-solving.

Individuals with an appetite for technology and a willingness to embrace change and invest in developing a broad skill set will find the industry offers a rich blend of opportunities.

The insurance sector is evolving into a dynamic, multidisciplinary field with a diverse range of career paths, and it will remain a commercially robust and intellectually rewarding choice in the decades ahead.

**NEXT GENERATION**

## Building Legal Careers for the Next Generation



**Paul Finn (FOIL Technical Author)**

The convergence of law and insurance has become central to the stability of modern commerce and civil society.

The Forum of Insurance Lawyers (FOIL) President's Conference, led by President Howard Dean, made plain that the sector now stands at a pivotal moment. Rapid technological change, a challenging political and fiscal environment, the growing sophistication of fraud and a tightening regulatory landscape are reshaping both the practice of insurance law and the careers available within it. For the next generation of practitioners, the question is not whether the profession will change, but how to build careers that can thrive within that change.

This article synthesises the themes emerging from the Conference and draws out what they mean for future-facing legal careers in and around the insurance market.

### A Shifting Political and Economic Landscape

The opening session, chaired by Samantha Ramen of Keoghs and featuring James Marshall CBE of MHP Group, underscored that

the political environment is now a first-order risk driver for the insurance industry rather than background noise. Future insurance lawyers will not be able to operate effectively without at least a working grasp of that context.

Marshall's account of the recent Budget—marked by leaks, shifting messaging and a significant divergence between manifesto pledges and actual tax rises—highlighted a central tension: the Government must simultaneously demonstrate immediate progress and maintain fiscal credibility, all under intense public and media scrutiny. Measures such as lifting the two-child limit on Universal Credit and protecting spending on defence and the NHS signal a return to traditional Labour priorities and a desire to project stability. Yet the extension of frozen income tax thresholds, changes to pension treatment and increased taxation affecting electric vehicle drivers sit uneasily with that narrative. Labour pledged £8 billion in tax rises prior to the 2024 election; in reality, the first Budget package has raised substantially more, reflecting both the scale of the fiscal challenge and the political difficulty of reconciling promises with economic reality.

For insurance and its legal advisers, this volatility has three main consequences with direct career implications:

- Taxation, spending and welfare policy directly influence claims frequency and severity, particularly in lines affected by cost of living pressures. Lawyers advising on pricing challenges, coverage disputes and policy wordings will increasingly need to connect these dots for clients.
- Macro-economic uncertainty affects investment returns, capital requirements and pricing discipline. Lawyers specialising in regulation, capital structures and transactional

work must understand how these forces shape the mandates they are given.

- The sector must now engage with policy formation more assertively and coherently. Marshall emphasised that insurers and their advisers need to move beyond cautious optimism, present a unified front and be prescriptive about the issues that most affect their ability to operate efficiently and to support economic growth.

For the next generation of insurance lawyers, political literacy and policy awareness will therefore become core professional attributes. Those who can interpret Budgets, regulatory reforms and party positioning and then translate them into practical advice on underwriting, claims and customer outcomes will be well placed to take on leadership roles and board-facing responsibilities.

## Fraud, Synthetic Risk and Career Specialism

The Conference then turned to fraud, with John Davies of the Insurance Fraud Bureau (IFB) setting out the scale and changing nature of the threat. Since its creation in 2006, the IFB has acted as a central hub for intelligence and data sharing across the industry. Today, it sits at the frontline of a contest in which fraudsters and insurers alike are rapidly re-tooling with artificial intelligence.

AI now has a dual character in the fraud space. On the one hand, it allows criminals to generate convincing synthetic identities, create high-quality falsified documents and deploy deepfake audio and video at scale. On the other, it gives insurers unprecedented capability to identify suspicious patterns, detect anomalies across vast datasets and intervene earlier in the lifecycle of fraudulent claims. Identity theft and synthetic identities represent some of the fastest-growing risks,

and a large proportion of detected fraud has an international dimension.

That cross-border element sits uncomfortably alongside restrictive data protection regimes: frameworks such as the UK GDPR are essential safeguards, but they can also complicate legitimate data sharing and impede effective counter-fraud collaboration.

Davies also identified wider societal and economic factors that are fuelling fraud. The rising cost of living creates pressure that, for some, makes exaggeration or dishonesty seem more acceptable. In mature product lines such as motor, improved intelligence and deterrence have hardened the market against traditional scams. Yet newer areas, including cyber and digital asset coverage, remain comparatively exposed, with gaps in both data and experience. Public attitudes add further complexity. Many view insurers as large, well-resourced entities that can “take the hit”, which diminishes sympathy for the industry as a victim of crime. Social apathy means fraud is often trivialised or seen as victimless, while informal advice from friends or social media can encourage behaviour that crosses into dishonesty. Compounding this is the criminal justice response: fraud cases are frequently deprioritised, with prosecutions and custodial sentences rare and recovery rates limited.

In that context, the IFB’s five-year “Connected to Protect” strategy aims to provide the infrastructure for a genuinely collective response, centred on a consolidated intelligence platform, enhanced use of technology and data, and a stronger public narrative around fraud.

For future legal careers, this landscape offers a clear specialism. Lawyers focusing on fraud and financial crime in the insurance sector will need to:

- Master substantive fraud, conspiracy and money-laundering law alongside insurance law principles.
- Develop familiarity with analytical tools, data standards and evidential issues arising from synthetic and digital material.
- Understand the limits imposed by data protection and human rights frameworks on surveillance, data sharing and automated decision-making.
- Operate comfortably in international and multi-agency contexts, working with enforcement bodies, cross-border intelligence partners and regulatory authorities.

Those who can straddle legal doctrine, digital evidence and strategic risk management in this way are likely to build highly resilient, in-demand careers, whether in specialist law firms, in-house legal teams or combined legal-investigative roles.

## Talent, Technology and the Emerging Skillset

A panel moderated by Natalie Larnder of Keoghs, and featuring senior market figures from Allianz UK, the ABI and Munich Re, identified talent as one of the most pressing emerging risks. This is not merely a resourcing headache for employers; it is a defining feature of the career environment that the next generation will inherit.

Attracting, retaining and developing skilled people—particularly in technical and strategic roles—was described as a critical priority. Cyber insurance was highlighted as a prime example: understanding complex supply chains, interdependencies and rapidly evolving threats demands both specialist technical knowledge and commercial acumen. In such areas, an absence of deep expertise directly limits the sector’s capacity to innovate and to respond effectively to new risk.

patterns. For junior lawyers and aspiring specialists, that scarcity represents an opportunity to move rapidly into high-value advisory and leadership positions if they are prepared to invest early in acquiring genuinely scarce skills.

The panel also drew attention to the interplay between market conditions, operating expenses and service expectations. In a soft market, pressure on indemnity and expense ratios intensifies. At the same time, the rise of hybrid working, the growth in electric vehicles and the accelerating use of AI are increasing the complexity and severity of claims. This combination will shape how legal careers are structured: there will be greater emphasis on multi-disciplinary teams, on data-enabled decision-making, and on the ability to use technology to do more with less.

A recurrent theme was the need to reduce the cost of regulation without compromising consumer protection. One proposal involved refocusing the role of the Financial Ombudsman Service to ease both financial and legislative burdens on insurers. There was a strong call for regulation to be crafted with a more granular understanding of its operational impact, and for the industry to be more assertive in lobbying regulators and government. Lawyers who understand how regulatory rules operate “on the ground”—within claims operations, product design teams and complaints functions—will be better placed to advise credibly and to influence reform.

For law firms, the message is clear: those that “think like insurers” and structure their services around client outcomes—profitability, customer experience and reputational resilience—will be better placed to succeed. For individual lawyers, this means career development will increasingly require:

- Commercial fluency: understanding combined ratios, reserving, reinsurance structures and distribution models.
- Operational awareness: seeing how legal decisions affect claims processes, call-centre scripts and policy documentation in practice.
- Client-centred thinking: aligning advice with insurers’ strategic priorities rather than treating each instruction as a discrete piece of litigation or drafting.

## **Artificial Intelligence: Career Opportunity and Professional Accountability**

In a dedicated session on AI, Matt Kuznik of Keoghs provided a structured overview of how artificial intelligence is defined in leading legal and policy instruments, such as the EU AI Act and OECD materials. These definitions share core elements: AI systems are machine-based; they operate pursuant to human-defined objectives; they process inputs; they produce outputs; and they function with varying degrees of autonomy. Kuznik emphasised that AI rests on the premise that data contains latent structures and regularities, which machine learning techniques can uncover and exploit to classify, predict or generate outputs without explicit instructions for each task.

Within insurance, AI applications are already extensive. In underwriting and pricing, AI supports more granular risk profiling and identification of anomalies. In claims, it can assist with triage, assessment and quantum evaluation, and can strengthen fraud detection. In customer service, AI-driven tools offer round-the-clock interaction and more responsive, personalised experiences.

However, Kuznik was equally clear about the associated risks. Many AI models function as “black boxes”, making it difficult to explain or justify specific decisions and raising difficult

questions about accountability where errors occur. The use of large, sometimes sensitive datasets—especially in health and financial lines—expands the attack surface for cybercriminals and heightens data protection risk. Algorithmic bias poses a particular challenge: if historical data reflects discriminatory patterns, AI systems may unintentionally perpetuate or amplify those patterns in underwriting, pricing or claims handling. This in turn raises regulatory, legal and reputational issues in a jurisdiction where equality and data protection law are well-developed.

International divergence in AI regulation adds another layer of complexity. Global insurers must navigate overlapping and sometimes inconsistent regimes, increasing compliance overhead and legal risk. Nevertheless, Kuznik's overall conclusion was that AI will become embedded across almost every line of business and every stage of the claim's lifecycle. To harness its benefits responsibly, insurers will have to modernise their underwriting, governance and talent frameworks. Legal teams—both in-house and in private practice—will be central to designing AI governance, advising on transparency and fairness, and managing disputes where AI plays a role in decision-making.

For future legal careers, AI is therefore more than a technical curiosity; it is a defining feature of the professional landscape. Insurance lawyers who wish to build resilient, future-proof practices will need to:

- Acquire a working understanding of AI concepts, data ethics and the regulatory frameworks being developed in the UK and internationally.
- Position themselves as trusted advisers on algorithmic fairness, explainability and accountability in underwriting and claims.

- Use AI tools within their own practice—carefully supervised—to enhance efficiency, freeing capacity for higher-value legal analysis and strategic work.

Those who can combine regulatory expertise with practical insight into how AI systems operate will be particularly valuable and are likely to find themselves shaping both firm-wide strategy and market-wide standards.

## **Heritage, Public Understanding and the Legal Pipeline**

The final session, delivered by Howard Benge and John Bissell from The Insurance Museum, provided a historical counterpoint to the forward-looking discussions. Beginning with late mediaeval Northern Italy, where merchants used early contractual mechanisms to spread maritime risk, the speakers traced the evolution of insurance through Edward Lloyd's coffee house to the development of property cover in the eighteenth century. This narrative underscored the UK's central role in the emergence of modern insurance and the long tradition of innovation that has characterised the sector.

The Insurance Museum's mission is to preserve and communicate that history, not as nostalgia, but as a way of explaining to the public—especially younger audiences—what insurance does and why it matters. The planned education programme will use interactive resources to show how insurance has underpinned major historical events and continues to support everyday life. The aim is to embed insurance into learning across disciplines such as mathematics and history, thereby demystifying a sector often perceived as remote or purely transactional.

For the legal profession, this has direct relevance to the talent challenge. If the next generation has little sense of insurance's

societal importance or the variety of legal careers available—coverage, regulatory, corporate, dispute resolution, fraud, technology—attracting bright graduates and school leavers into insurance law will remain difficult. Legal professionals can play a role by supporting initiatives such as the Museum’s “3 Steps” fundraising campaign, participating in outreach and widening participation programmes, and presenting insurance law as a career that combines intellectual challenge, commercial responsibility and public value.

## **Building Future-Ready Legal Careers in Insurance**

Taken together, the themes from the FOIL President’s Conference point to a clear conclusion: the future of law and insurance in the UK will belong to those who can operate confidently at the intersection of legal analysis, technology, politics and public perception, and who are willing to build careers that reflect that intersection.

For aspiring and developing practitioners, several concrete priorities emerge:

- Develop a strong understanding of the political and economic context and be able to interpret how policy shifts affect insurance markets and legal risk.
- Build fluency in data and technology, particularly AI, sufficient to engage meaningfully with technical colleagues and to advise on governance, accountability and fairness.
- Consider specialising in emerging risk areas—such as cyber, complex fraud, climate-related claims or electric vehicles—where the demand for legal expertise is likely to grow rapidly.
- Combine technical excellence with a clear appreciation of client objectives, regulatory expectations and customer outcomes,

recognising that insurers will increasingly favour advisers who help them balance cost, compliance and service.

- Engage with the sector’s history and public narrative, recognising that sustaining a pipeline of legal talent and public trust is part of the profession’s collective responsibility.

The UK insurance market has long been a global reference point for innovation and legal sophistication. With the right blend of skills, insight and adaptability, the next generation of lawyers can ensure that it remains so—while building legal careers that are both intellectually rewarding and central to the functioning of a complex, risk-laden world.

## A Word from a Sponsor



### System Dynamics: An alternative approach to Construction Claims



**Ewan Slight is a Principal Associate based at Hawkins' Edinburgh office. He is a Chartered Quantity Surveyor and RICS Registered Expert Witness, with over 30 years' experience specialising in quantum analysis, delay, and disruption in major and complex disputes.**

Construction and engineering claims continue to represent one of the most volatile categories of loss for contractors with the financial impact of disruption often significant, but notoriously difficult to quantify.

While delay is visible and typically well-documented, disruption and loss of productivity is far more elusive. Traditional forensic methodologies frequently struggle to provide the level of evidential clarity required.

**System Dynamics** is a modern, transparent, and technically robust tool for assessing construction disruption claims.

## Traditional Methods and Their Limitations

Global Claims - global claims aggregate costs without attributing them to specific causes. Courts often reject them due to:

- Lack of causal linkage
- Failure to differentiate responsibilities
- Inability to satisfy the but-for test
- Poor evidential clarity

Measured Mile - compares undisturbed work with impacted work. Challenges include:

- Difficulties identifying a true unimpacted baseline
- Differences in trade, sequencing or conditions
- Assumed, rather than evidenced causation
- Concurrency problems

## System Dynamics: A Modern Analytical Framework

System Dynamics (SD) provides a more sophisticated method that models construction projects as interconnected systems. SD captures:

- Feedback loops
- Cumulative effects
- Non-linear interactions

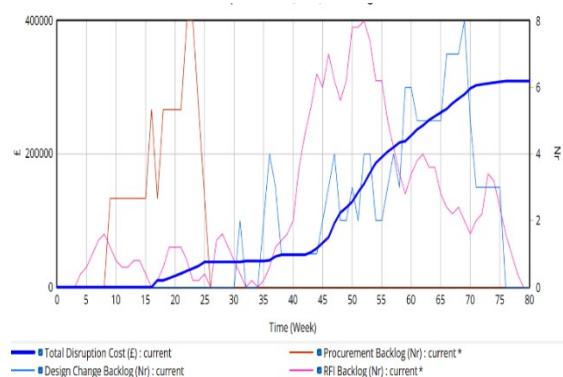
Rather than comparing isolated periods of work, SD simulates how disruption evolves across the project over time.

SD involves several structured stages:

- Causal Loop Diagrams (CLD) identify the key nodes and relationships within a project, for example, between information flow, productivity, answer time and costs.

- The Stock & Flow Diagrams (SFD) builds on CLDs by introducing mathematical relationships, integrating factual data, calibrating the model and enabling each node to be interrogated over time.

This simulations then reveal how delays propagate through the project, reducing productivity and increasing cost. These outputs form a transparent, repeatable evidential base for disruption claims.



System Dynamics is a structured, transparent and rigorous approach to assessing disruption claims delivering the analytical depth and evidential clarity required to manage high-value, technically challenging claims. The immediate benefits include:

- Improved quantum validation
- Reduced dispute potential
- Evidential robustness suitable for litigation or arbitration
- Better portfolio-level risk insights
- Supported by the Society of Construction Law Delay Protocol

Delay and disruption remain widespread across the construction sector, but evidencing productivity loss remains challenging.

Traditional methodologies struggle to demonstrate cause-and-effect relationships.

System Dynamics provides a rigorous, transparent and technically robust alternative.

## Trade and Industry Spotlight



The insurance team at Forths have been servicing the requirements of its clients in the insurance sector for almost 25 years, building up a huge depth of experience, particularly in injury and business interruption claims of all types and size.

Over this period, the team has expanded significantly from a couple of our experts working for a small specialist regional motor insurer to large teams in our two centres of excellence dealing with a range of motor, liability and property claims for a significant number of general and specialist insurers, MGAs and TPAs, across the United Kingdom.

We are known for our high quality and robust advice which adds value to the cases we are involved in.

We have a core range of products that have been developed alongside client's claims teams but are always willing to work hand in hand with existing or potentially new customers to build bespoke services that utilise our extensive skill set.

As we enter 2026, we would like to thank our existing clients for their continued support and would welcome the chance to speak to other businesses around their specific requirements.

Contact Richard Forth

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Informing Progress - Shaping the Future

## Building the Next Generation of Lawyers: Why Legal Apprenticeships and Insurance Law Matter More Than Ever



**Ling Ong (London Market FOIL President & Weightmans)**

### Next Generation in Law – Legal Apprenticeships

It is important to know that the legal profession now offers alternative routes for those wishing to establish a legal career. One is that of legal apprenticeships. An apprenticeship allows learners to combine part-time academic study with paid work and training. Legal apprenticeship programmes are designed to develop practical knowledge and support the development of wrap-around professional skills for people entering the legal sphere. Programmes include achieving recognised qualifications, which take the apprentices to the same career destination

but without the associated high fees and possible debt.

Employers with an annual pay bill of over £3m per year contribute the equivalent of 0.5% of this payroll cost into the apprenticeship levy each year, and these funds can then be accessed by the employer to pay apprenticeship providers. For those with less than £3m on their annual payroll, the government will co-fund apprenticeship training. Since the levy was introduced in 2016, education and training organisations have been quick to lead on the development of standards in the professional services sector, providing alternatives to traditional pathways to qualification. These standards have been developed by employers, education providers and key stakeholders to create practical programmes which reflect the reality of working within legal services.

In particular:

- **Paralegal apprenticeship:** This two-year programme is taught at level three, equivalent to A-level, and assessed by CILEX. Apprentices cover the English legal system, legal research, client care and professional practice skills. They also select electives in two areas of law and one area of legal practice, which are chosen to complement their area of work. Through building a portfolio of work-based tasks, and the development of skills and behaviours, they will gain a good understanding of what is required of them in the role of a paralegal.
- **Solicitor apprenticeship:** This six-year programme is taught to level seven, equivalent to Master's level, and apprentices will complete the Solicitors Qualifying Examination (SQE), and gain a qualifying law degree (LLB), in addition to the solicitor apprenticeship award. It is designed for those who have not previously studied law above level three (A-level). Apprentices are also

required to build a portfolio to demonstrate experience and development of skills in a variety of work areas. However, due to changes in government funding, those who commence study on level seven apprenticeships must be 21 or under.

Legal apprenticeships are now on offer with various firms, including Weightmans. At Weightmans, we currently have 67 people on legal apprenticeship programmes across the country, with our first full cohort of solicitor degree apprentices qualifying next September.

## APPRENTICESHIP



### Why A Career in Insurance?

Having qualified as a lawyer, the next question is: Why a career as a lawyer in insurance, and in particular, the London Market?

The insurance sector is dynamic and constantly evolving. It underpins the global economy and directly or indirectly influences businesses at every level. The integration of Environmental, Social and Governance (ESG) factors into the industry also means that it has an important role to play in tackling sustainability risks including climate change.

The London Market is a unique part of the insurance sector. It is known for providing bespoke solutions to a diverse range of insurance and reinsurance issues; often involving complex and specialised risks in worldwide jurisdictions. It has an ecosystem providing support to the insurers/reinsurers and intermediaries, which includes lawyers, adjusters, accountants, experts and other service providers.

As an insurance lawyer, the opportunities for getting involved in a diverse range of classes

of business underwritten by the London Market are endless. These can include helping underwriters to develop new products and wordings; providing insights from horizon scanning to assist in shaping underwriting strategies; handling multi-jurisdictional litigation and dispute resolution; advising on coverage issues and dealing with defence or recovery claims across all lines of insurance/reinsurance business.

As the nature of London Market business is international, there are also opportunities to learn about different cultures and work etiquette, and to meet and network with peers and contemporaries abroad. Some law firms also run secondment programmes with local affiliated firms in other jurisdictions.

The world is your oyster!





Informing Progress - Shaping the Future

## Future-Ready: Building Careers in Law and Insurance for the Next Generation in Northern Ireland



**Cathal O'Neill (Carson McDowell LLP and Chair of FOIL Northern Ireland)**

In recent times, professional bodies within Northern Ireland have recognised the need within the jurisdiction for greater support for prospective applicants, particularly those from diverse ethnic and socio-economic backgrounds. To assist those seeking pathways into professional sectors such as law and insurance a range of future-focused initiatives have been announced.

### Department of Education three-year Careers Action Plan

The '[Three year Careers Action Plan](#)' (2025–2028), launched by the Department of Education, sets out major reforms to the

entire careers ecosystem within Northern Ireland, directly supporting pathways into professional sectors such as law, insurance, and other high skill industries.

Key measures include:

1. Introduction of careers education from primary school age, helping widen early awareness of professional pathways;
2. Development of a dedicated NI Careers Portal, providing resources, labour market information, qualification pathways, and guidance for those seeking to enter law and insurance;
3. Stronger Special Educational Needs careers support, widening access to traditionally selective professions; and
4. Reform of careers delivery to better engage employers and improve the consistency of guidance across schools and adult services, with emphasis on digital technologies and work related learning.

Overall, the reforms aim to modernise how young people engage with career guidance while enhancing consistency across schools and adult services, supported by increased collaboration and digital tools.

### Law Society of Northern Ireland 'Enhancing Access to the Profession'

Northern Ireland is also preparing to modernise how solicitors qualify following a [major consultation by the Law Society](#) of Northern Ireland, which found strong support for more accessible and flexible training pathways.

The consultation report, published in August 2025, highlights that the solicitor profession in Northern Ireland is undergoing significant reflection and potential reform to make

qualification routes more accessible, flexible, and aligned with the changing legal landscape. Most stakeholders agreed that the current system, while strong in its integrated academic and practical structure, creates barriers for many aspiring solicitors due to financial pressures, geographic constraints, and limited routes to entry. As a result, there is strong support for new pathways that might benefit someone new to the profession.

More than 80 percent of respondents to the consultation backed change, particularly favouring options such as part time and hybrid qualification routes, solicitor apprenticeships, returner programmes, and experience based entry pathways designed to help those facing financial pressures, geographic barriers, or non traditional life circumstances.

The proposed modern solicitor apprenticeships would encompass a structured, long term training program that allow someone to qualify as a solicitor while working and earning a salary, rather than following the traditional university plus academic Institute of Professional Legal Studies route, which places a significant financial burden on all participants.

The consultation outlines a phased programme of reform beginning in 2026, with several strands moving forward in parallel rather than a single implementation date. The Law Society plans to begin work on a part time or hybrid qualification route in 2026 by establishing a working group to explore and design the new model.

Development of a modern solicitor apprenticeship scheme is also timetabled for early to mid-2026, with engagement between the Society, Ulster University and the Department for the Economy scheduled for the first quarter of the year, followed by a call for expressions of interest from training providers in the second quarter.

Overall, the reforms acknowledge the barriers in place to potential applicants. The aim is to put in place new avenues to make careers in Law and Insurance more accessible to those in Northern Ireland. We await the implementation of the reforms with interest and optimism.

## FOIL in the Media (October 2025 – January 2026)



FOIL members regularly contribute to external media publications. Here are the contributions over the last quarter:

**Laurence Besemer, FOIL CEO**, discussed why insurance firms must be prepared as climate risk rules tighten in **Insurance Post**.  
(21 October 2025)

**Mark Huxley, FOIL Member, of Huxley Advisory**, discussed unlocking the potential of neurodiversity in **Modern Insurance Magazine**. (19 November 2025)

**Miles Hepworth, Fraud SFT, of DWF Law**, discussed the courts' willingness to consider outside criminal actors in **The Legal Diary**. (21 November 2025)

News of the appointment of **BrIDGET TATHAM to FOIL President** was published in

the **Solicitors Journal** and the **New Law Journal**. (27 November 2025)

News of the appointment of **Bridget Tatham to FOIL President** was published in the **Legal Diary**, the **Global Legal Post**, the **CIR Magazine** and **Insurance Age**. (28 November 2025)

News of the appointment of **Bridget Tatham to FOIL President** was published in **Insurance Edge** and **Reinsurance News**. (1 December 2025)

**Laurence Besemer, FOIL CEO**, discussed the costly legal minefields that councils often risk in **Insurance Day**. (5 December 2025)

**Elizabeth Wallace, CAT Claims SFT, of Weightmans** discussed avoiding a “compensation lottery” following the Supreme Court ruling that “sex” under the Equality Act means biological sex in **Insurance Post**. (10 December 2025)

**Georgia Milton, FOIL Member, of DWF** discussed what councils need to know about pothole claims in **Insurance Post**. (17 December 2025)

**Bridget Tatham** was interviewed about her presidential appointment by the **New Law Journal**. (17 December 2025)

**Laurence Besemer, FOIL CEO**, discussed the costly legal minefields that councils often risk in **Local Government Lawyer**. (18 December 2025)

**Bridget Tatham** was interviewed about her presidential appointment by **Emerging Risks**. (9 January 2026)

**Bridget Tatham** also contributed an article about Collaboration, Complexity & Care in Serious Injury Claims for the **Modern Insurance Magazine** (26 January 2026)

## Operations Update



### Ian Thornill (FOIL Ops Manager)

The start of the year has brought a wave of positive change across FOIL, marked by new leadership, renewed energy, and a clear sense of direction for the months ahead.

Bridget Tatham has now taken up the role of President, bringing with her a wealth of experience and a forward-looking vision for the organisation. In the London Market, we welcome Ling Ong as the new London Market FOIL President, and within Tomorrow's FOIL, Olivia McGuigan steps into the presidency, succeeding Rebecca Barton. Each of these leaders brings a distinct perspective, and I wish them all a productive and inspiring year as they guide their respective teams.

This issue's theme — “**Future-Ready: Building Careers in Law and Insurance for the Next Generation**” — could not be more timely. The legal and insurance sectors are evolving rapidly, shaped by new technologies, shifting client expectations, and the growing importance of cross-disciplinary expertise. Against this backdrop, it has been particularly encouraging to see such strong engagement from our **Tomorrow's FOIL** members. Their contributions to this edition demonstrate not only their enthusiasm but also their readiness to take an active role in shaping the future of our profession.

Our commitment to early-career development continues to deepen. Last year, every Sector Focus Team included an opportunity to have a dedicated Tomorrow's FOIL representative on the team. This is more than a symbolic gesture — it ensures that the next generation has a direct voice in the conversations that influence their specialist areas, from emerging risks to regulatory change. It also provides Tomorrow's FOIL members with invaluable exposure to the strategic thinking and collaborative work that underpin FOIL's wider mission.

We are also expanding our learning and development offer. Under the Tomorrow's FOIL banner, we are recording a new podcast in early February exploring the **SQE route** into law — a topic that continues to generate significant interest across the sector. We expect to release the episode at the end of February, and we hope it will serve as a practical resource for those navigating the evolving qualification landscape.

Our digital presence continues to grow steadily. The main FOIL LinkedIn account has now reached 1,381 followers, reflecting a consistent rise in engagement with our content and updates. London Market and Tomorrow's FOIL LinkedIn accounts both have increased as well, encouraging signs that our communities are expanding and that our messaging is resonating with a wider audience. Social media remains a vital channel for amplifying our work, sharing insights, and strengthening our connections across the industry.

Looking ahead, we are delighted to confirm the return of our Trade and Partner Away Day on 5 March, hosted at Browne Jacobson. This event has always been a highlight of the FOIL calendar, offering a rare opportunity for our Trade and Industry partners to come together, share perspectives, and collaborate on the

issues that matter most. The day will include updates on FOIL's current initiatives, followed by a roundtable discussion on how we can continue to support the growth and development of your membership. It promises to be an energising and constructive session, and we look forward to welcoming many of you there.



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