FOIL
FORUM OF INSURANCE LAWYERS

Informing Progress - Shaping the Future

FOIL Update – 11th November 2026

The Insurance Law Career Journey: Real Stories, Real Advice

Tomorrow's FOIL recently hosted an in-person event at 39 Essex Chambers centred on careers in insurance law, bringing together speakers from across the profession who each offered reflections on how they started and built their own careers, how the industry has changed during that time, and where they see the opportunities and challenges emerging in the years ahead.

The message was clear; insurance is a fascinating industry, built and sustained on personal relationships, and one that has evolved significantly over recent decades. It continues to offer a rewarding career, one that gives individuals the flexibility to specialise or transition between different practice areas and which is well placed to harness emerging technologies to create new opportunities for those just starting out.

The Panel

Dr Jeffrey Wale - Technical Director, FOIL (moderator)

Jeffrey is a non-practising solicitor, law academic, consultant and former law firm equity partner. He joined FOIL as Technical Director in March 2022, where he is central in shaping its technical strategy to support legislative reform in the UK and internationally. Jeffrey also guides the work of FOIL's sector focus teams and writes its technical publications. Jeffrey is a Fellow of the Higher Education Academy and has held multiple senior lecturing roles

teaching on the LLB and LLM programmes. He is a recognised and widely published expert in the regulation of medical decision-making in a reproductive healthcare context.

David Mayor - Forbes Solicitors

David is an Insurance Partner at Forbes, handling high-value civil disputes in the construction and sports sectors, with more than 20 years' experience in personal injury defence. He also advises sports governing bodies and companies on media and reputation matters, and supports MGAs, Lloyd's syndicates and sports and entertainment insurers. He is an active member of FOIL's Employers' Liability and Sports Sector Focus Teams and is the current FOIL Vice President. David has also served as President of Blackburn Incorporated Law Association.

Toby Vallance – Zurich Insurance

Toby is an insurance litigator with more than 20 years in private practice, 13 of which were at DAC Beachcroft, before moving to Zurich Insurance as an international casualty wording specialist. As a Partner at DAC Beachcroft, he specialised in marine and energy insurance, advising on direct and reinsurance claims and coverage disputes, often with an international dimension. He was also the firm's Climate Change Lead, advising insurers and their customers on climate and ESG risk. Toby was elected as the President of London FOIL for 2023.

Nicola Critchley - DWF

Nicola is a Partner and Head of Client Strategy in DWF's Insurance Services division who brings over 30 years' experience in civil procedure and costs litigation. She is a former President of FOIL and remains a member of the executive committee. Nicola has served three terms on the Civil Justice Council and was appointed to the Law Society Council as the Defendant Personal Injury constituent in 2025, illustrating the key role she plays in progressing important topics shaping the future of the profession. Nicola is a committed advocate for diversity and inclusion, serving on DWF's D&I Committee and mentoring the profession's future talent.

Tatiana Dall – AXIS

Tatiana is a Claims Specialist in the Marine Claims team at AXIS, joining in March 2025 after two years as an Associate Solicitor at Kennedys acting for insurers and insureds. Earlier in her career, she trained at Bindmans, where she represented claimants in clinical negligence and personal injury claims. Tatiana was admitted as a solicitor in April 2023 and sat on the Tomorrow's FOIL Executive Committee from December 2023 to March 2025.

Daniel Laking - 39 Essex Chambers

Daniel was called to the Bar in 2015 and is a junior barrister specialising in civil claims, particularly personal injury, fraud and costs litigation. Legal 500 ranks him as a leading junior

for costs and litigation funding and for inquests and inquiries, and Daniel was appointed to the List of Specialist Regulatory Advocates in March 2025. He is a trustee of Pro Bono Community, a charity that provides training and placements to law students in advice centres across London and is currently a pupil supervisor and mentor to junior barristers for Lincoln's Inn.

Panel Discussion

Myth Busting

The afternoon opened with the panel sharing their views on what they think are the biggest misconceptions about insurance. Unsurprisingly, the first answer was that it's boring. Hot on its heels was the view that it's confusing and daunting, though the panel felt this largely comes down to a lack of awareness and understanding.

The reality, however, is quite different, and it can be said that insurance underpins every aspect of society, and without it the world as we know it would not exist. For those specialising in insurance law, that translates into a broad choice of careers that touches upon a very wide range of areas.

The second point centred on the industry's heavy concentration in one area, specifically EC3, renowned as the heart of international insurance. This makes it a great place to network and an easy one in which to engage with people. As so many professionals initially 'fall' into insurance, this serves as a great example of why so many also stay.

The panel then turned to another common assumption - that insurance is all about 'slips and trips'. This could not be further from the truth, as any story carried in the mainstream media will have an insurance angle or involvement, and that offers a chance to learn the real stories behind the headlines and to see what's hidden. That led neatly to the next observation: insurance allows people to lift the lid on events, topics and sectors that would otherwise remain relatively unknown.

What it takes to succeed

The discussion then turned to the key attributes needed to be an insurance lawyer. First on the list was curiosity: the ability to step back from the fixed views and standard assumptions that can often surround a claim, and to look for the real story and what might be missing. Gathering the full facts can sometimes reveal coverage gaps or point towards new and creative settlement solutions that would otherwise have perhaps remained unexplored.

The panel also noted how much the industry has evolved, with MI and analytics now core strategic tools, and a necessity in meeting client expectations. As insurers increasingly adopt data-led approaches to their operations, honing your skills in this area could provide a competitive advantage in how you operate and manage client cases.

There was real consensus on one point: building a network and cultivating relationships matters, and many of those relationships will last and serve you well throughout your career. Insurance is a close-knit market where many people forge long-term careers, so a good reputation is invaluable, as is the ability to be personable and approachable across a wide network.

Strong communication skills are also key, whether with clients, colleagues or other professionals - you never know how or when your paths will cross again, so never burn your bridges. In a world of technology, picking up the phone remains perhaps the simplest and most effective way to build those relationships, gather the information you need and get things done.

With this in mind, there was a brief reminder that, while the principal commitment is always to the client, you should also conduct yourself with the interests of the wider insurer community in mind.

Building commercial awareness

Next up was the question of how to build commercial awareness, and the first tip was the importance of horizon scanning. Claims can often be multi-jurisdictional, so understanding geopolitical pressures and events in other markets or regions can help identify threats or developments that matter to clients at a local level. It can also help you recognise that an individual claim may belong to a larger claims ecosystem, or to the business model of a specific insurer, which can influence the strategy you apply.

A changing landscape for careers and progression

The next question looked at how the landscape has changed when it comes to career choices and progression. The panel agreed that the routes to qualification are now greater in number and more varied than ever, with traditional routes into the market becoming increasingly agile and opportunities to move from private practice into the industry perhaps greater than they have ever been.

Apprenticeships are a way of achieving the flexibility to study while working and gaining valuable experience, as well as the chance to explore different areas of practice. Allyships and mentorships can also be a great support for career progression, and younger professionals are encouraged to lean on senior colleagues for guidance on where opportunities may exist.

The other significant change is the emphasis on work/life balance, and how priorities shift depending on what point someone is at in their career. Large insurers often offer the flexibility to experience roles in different sectors and/or countries, if that flexibility is something you might find of interest.

Can you specialise too early?

The conversation then moved on to whether it is possible to find a specialism too early, and whether it is easy to change. One panellist shared how they began in motor claims, but as instructions from the client extended into other areas, they moved from insurance law into becoming a costs specialist. While moving from certain specialisms to others can be more challenging, many core competencies, such as negotiation skills, are transferable and can be applied in other sectors.

The view from the Bar was that there is a strong trend towards hyper-specialism. This can instil a fear of moving away from narrow, niche areas of law and undermine a person's confidence to take instructions in new areas. Greater flexibility, however, can open up new areas of practice and allow you to make the most of your transferable skills, so it may be wise to remain more of a generalist early on, learning as much as possible and growing your knowledge.

Another panellist described their own move from a small law firm handling a broader caseload to a large specialty insurer, where teams operate with a narrower focus. The change gave them entry into a totally new business line, where they are now developing skills in a new area.

Anticipating change: opportunities and threats

The panel then turned to the importance of anticipating change, and to the opportunities and threats the profession can expect in the future. Cyber was the first area mentioned, as it has become a huge focus following a succession of high-profile incidents, and the market is still working to find the best ways to insure it.

AI is also significantly changing ways of working and established processes at insurers, but insurance is notoriously slow to evolve, so its real impact continues to reveal itself as investment grows and integration gathers pace. As mentioned earlier, the market is heavily based on relationships, so maintaining skills in this area will remain very important to building and sustaining a successful and fulfilling career.

That prompted a slightly tangential, but thought-provoking nevertheless, question: is there an over-reliance on human judgment, despite the advances in technology? Does it still lead to better outcomes, or would a 50/50 split between human and AI inputs do more to grow the bottom line? Using AI to harvest data on potential claims outcomes, for example, can deliver real efficiencies. But can AI replace advocacy, or be effective in assessing the nuances of behaviour when preparing witnesses for court?

These questions remain hypothetical, but what is certain is that AI will continue to proliferate and the market will continue to change. There are, however, certain areas where AI is subject to greater scrutiny following recent recommendations by The Law Society and CJC that AI disclosures accompany witness statements and expert reports.

AI and litigants in person

The panel was then asked to comment on the use of AI by litigants in person, which has led to a rise in the volume of communications and in inaccurate filings. One suggestion was to use AI to parse and respond to AI-generated packets, the majority of which are likely to be without merit, so that the relevant arguments can be easier to identify. Introducing a cap on the number of pages was another possible solution.

Counsel currently read through all the materials to make sure they are properly prepared, but that will no longer be viable if the steep increase in self-represented claims continues. Perhaps the best solution is also the simplest; pick up the phone and speak to the other side to isolate the core issues, the sooner the better.

Social media: opportunities and pitfalls

Social media was the next topic under the spotlight, with the panel considering the opportunities and dangers it represents. LinkedIn can be a great tool for networking, sharing insights and contributing to industry discussion, but excessive self-promotion can be off-putting to those outside your network.

Some people see social media as informal, but the panel was clear that a professional approach should always be maintained. Even away from work, you are representing yourself and your employer, and your online behaviour should reflect that. Your personal brand matters and has value, so negative behaviour can have a detrimental impact on you and, by association, your company.

Other tools, such as WhatsApp, are also becoming increasingly popular as a means of communication, but care should be taken over what details are shared, and formal CMS protocols must always be maintained.

Wellbeing and resilience

The panel was then asked to share their recommendations for managing wellbeing and developing resilience. Law is a stressful profession, so it's important to maintain the activities that make you happy, reduce stress, keep you fit, or otherwise best support your mental health. It's important not to catastrophise mistakes - everyone makes them, but acknowledging them and moving on can help build long-term resilience.

Lawyers can often suffer from imposter syndrome and feel they have to know everything. In reality, they are always learning, as each case may present unique scenarios never experienced before. The need to do things too early can also undermine long-term mental health, so the advice was not to take on too much too soon. It's a long career, and behaviours can become unsustainable but hard to change.

Support from The Law Society

Alice Watson, Wellbeing Lead at the Law Society and an NHS Registered Nurse, was introduced to share details of the Society's work in supporting legal professionals to access valuable resources to support their careers and mental health.

The Law Society Careers portal offers expert guidance for individuals seeking to enter, progress in or re-enter the legal profession, together with detailed advice for each career stage. It also provides resources to help build skills, gain accreditations and identify new opportunities in the market.

The Society takes a holistic view of mental wellbeing, designed to support sustainable careers and build awareness. The portal signposts visitors to additional support from organisations such as LawCare and the Solicitors' Charity, which offer free, independent support to help people manage and overcome the challenges they face through their work.

The Law Society has also launched its Get Involved programme, a volunteering initiative encouraging solicitors to come together and engage with the Society's activities, so that they can better support each other and the wider profession. The programme offers a variety of ways to access volunteering opportunities, with flexible options for individuals to contribute to solutions that address common issues. This direct input from the sector is critical to helping shape future policy.

Closing reflections

The session was brought to a close with the panel responding to observations from the audience. The first was that active listening is a valuable skill when building trust and credibility, and can underpin continual learning and development and foster lasting relationships.

Returning to the earlier points on AI, it was pointed out that humans can have an equal capacity to introduce subjectivity and prejudice, so a combined human/AI solution might work, though the question remains of which should come first.

On the point about litigants in person and using AI to respond to AI, it was acknowledged that the idea of AI judges, perhaps limited to low-value claims, is not beyond the realm of possibility, similar to the dispute resolution model eBay uses. Complex cases, however, will still require human input. It was also noted that AI judges would face many challenges and could create a significant amount of litigation.

Finally, for those looking to move into new practice areas, the advice was not to pigeonhole yourself, but to be brave and methodical in finding out what the pathways are, who the key stakeholders are, and how others have achieved what you are looking to do. Persistence can pay off, so be resilient and identify any independent activities you can undertake to help build your knowledge and contacts.

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