

## **Harry Roberts FCA FCILA**

Consultant

Mobile: 07585 978160

Email: [harryr@camfordsutton.com](mailto:harryr@camfordsutton.com)



### **Key Skills**

Harry has over 38 years experience as a Loss Adjuster, having previously qualified as a Chartered Accountant. His key skills are his technical ability, an appreciation of a wide range of business activities, excellent team member or leadership qualities, a balanced perspective, plus an incisive and analytical approach to problem solving. These skills have been applied and developed by handling claims and related matters such as:

- Business Interruption
- Stock valuation
- Fidelity Guarantee
- Professional Indemnity
- Other financial loss (e.g. Mortgage Guarantee)
- Regulation and Compliance

### **Qualifications:**

Fellow of the Institute of Chartered Accountants **(FCA)**

Fellow of the Chartered Institute of Loss Adjusters **(FCILA)**

### **Relevant Experience:**

Harry qualified as a Chartered Accountant with Deloitte (then Touche Ross & Co) in 1975. During his time with them he gained audit experience of manufacturing, retail and service-based businesses. He was also actively involved in a number of insolvency assignments.

As a loss adjuster Harry has gained experience of an extremely wide range of different types of business of all sizes. Having originally qualified with Trundle Heap and Baker in Manchester in 1988, Harry then chose to move to Cunningham Lindsey (then Ellis & Buckle) as a founder member of their Specialist Adjusting Unit (SAU) which pioneered

a team approach to major loss. Harry soon was promoted to manager of the SAU and, whilst predominantly a BI specialist, Harry has led the adjusting team on some of the largest PD/BI losses that have occurred in both the UK and EU in recent years. Harry's experience extends to recovery of insurer loss by way of subrogation.

In more recent years Harry has been regularly consulted by insurers, brokers and lawyers on the application of BI wordings to complex circumstances or situations. He has acted as an expert witness in relation to cases of wide area damage following natural disasters and is an acknowledged industry expert on this ever more relevant aspect of BI insurance. It is in these areas of consultancy and claim resolution that Harry now specialises.

During the course of his career to date Harry has regularly been invited to deliver presentations and lectures on BI and related topics to a wide variety of technical bodies including CILA, IIL, LBIA, CII, ABI and AIRMIC. He has also been heavily involved in in house training. Harry was author of the 9<sup>th</sup> and 10<sup>th</sup> Editions of "Riley on Business Interruption" published in 2012 and 2016 respectively. "Riley" remains the leading textbook on Business Interruption and is regularly quoted in legal cases around the world, most notably by the UK Supreme Court in the recent FCA test case regarding Business Interruption cover in response to the Covid-19 pandemic.

Harry was also instrumental in the publication of a joint CILA/IIL book (Business Interruption Policy Wordings – Challenges Highlighted by Claims Experience) which advocates changes to policy wordings to address recurring claims issues.

Harry is also a past President of CILA, having first been invited to join Council after pioneering the profession's response to Regulation. As President he introduced the concept of Specialist Interest Groups which have become the mainstay for much of CILA's recent activity including its now well established and successful Annual Technical Conference.