



Tibbington Consulting Ltd

ATE | BTE | FUNDING | UNDERWRITER | CONSULTANT



PHIL BELLAMY FCII



PHIL BELLAMY

Phil lives just outside Bristol with his wife and two children.

He has been actively involved in the legal expenses insurance market from both an ATE (After the Event) and BTE (Before the Event) perspective for many years.



During a career spanning over 35 years, Phil has progressed through the ranks from Underwriting Clerk to Underwriting Director and onto becoming a joint founder and business owner of a LEI MGA.

A strong strategic leader, planner, and Head Underwriter in After the Event ATE legal expenses insurance and litigation funding, with a background in risk underwriting, along with devising and implementing strategic plans, and decision-making at Board level.



For a summary CV, please refer to the back page. For a full CV or candidate profile, please contact us on 07934 036768.



ABOUT TIBBINGTON CONSULTING

After more than three decades in the financial services sector, specifically the ATE & BTE Legal Expenses Insurance (LEI) and Litigation Funding market, and a career progressing from Underwriting Clerk to Underwriting Director, with ten different roles in between, I am now delighted to be able to offer my services on a flexible consultancy basis through my company Tibbington Consulting Ltd.

Our Services



VARIOUS INTERIM ROLES

As an experienced LEI underwriter, operational, executive and senior manager within the financial services market, we are able to provide cover for various interim roles if you are experiencing an emergency or have a current staff or skills gap.

Any role from ATE / BTE Underwriter, right through to Underwriting Director and Chief Underwriting Officer would fit our experience.

INSURANCE CAPACITY SEARCH

Securing the correct underwriting capacity for your business is an essential first step toward creating any new MGA. Is it essential to have "A" rated paper for your chosen market and customers, or would a lower rated or unrated provider still allow you to achieve your goals? Let us review the market for you, saving you time on research, phone calls and meetings in the City.

We aim to provide our services to busy senior staff, managers, and executives within the legal expenses, funding, insurance, broker, MGA, lawfirm, and other financial sectors.

Let us free up some of your valuable time or provide some additional resource for a current staff or skills gap.

NEW ENTRANT RESEARCH

Have you identified a potential gap in the market that could be exploited? What are the competition doing or not doing that you could improve upon? What business classes are worth pursuing, and which should be avoided? Let us help you with your new market research, to ensure you get all the facts before you make the decision to launch or abort.

If you decide to launch, we can provide interim management and an industry recruitment service for you.

LEGAL CASE AUDITS & REVIEW

Insurers and MGA's are under an obligation to ensure that regular audits and reviews are conducted on law firms and individual legal cases on an ongoing basis. This can become an increasingly time consuming and costly practice. We can provide an audit service for reviewing outstanding legal claims in various classes, such as, commercial, motor, Plevin, PCP, Housing Disrepair, Japanese Knotweed, Clinical Negligence and many more.

We can also provide oversight on ATE or BTE legal expenses run off portfolios.

BUSINESS PLAN REVIEW & DRAFTING

If you are planning to seek class 17 capacity (LEI) in the market, you will need a very robust business plan, including future loss ratio projections for the next five years, as well as an outstanding team to deliver the plan.

We are able to review your plan, and provide advice and guidance on what a risk carrier would demand to see, before you submit an application destined to be declined.

ADD HOC & BESPOKE SERVICES

These are just some of the services Tibbington Consulting Limited can provide.

If you need any help with any other bespoke services, just let us know and we would be happy to discuss your needs.

Our Services Cont..

PERSONAL FINANCE / MONEY COACHING

Employee welfare can now include providing help and guidance with personal finance issues. Our new service of Financial Coaching / Mentoring can provide your employees with a solid introduction to all the basics of good money management. A Money Coach can help your staff explore their life goals, and then show them how to reach them through how they manage their money.

Project Examples

We were approached by a US Hedge Fund to review a business proposal they had received from a UK funder seeking many millions of £ to provide disbursement funding to consumer disputes litigation. Our report highlighted a number of errors, omissions and inaccuracies in the proposal which assisted the Hedge Fund to make the decision to decline.

A few months later the UK funder went into administration, validating the decision to decline the proposal.

An ATE insurance company was considering expanding into a new class of business risk, but didn't have any in-house knowledge or experience of the risk involved. They contacted us, explained their position and requirements, and we agreed we could provide a report on the proposed new business class for them.



A large broker and MGA wanted guidance and help on securing legal expenses insurance capacity for their own distribution channels.

We took note of the clients wants and needs, set out the current market dynamics to manage expectations, and then got to work creating a business plan and market presentation. We presented the plan to several of our market contacts and selected one high quality carrier to move forward with.

Following on from the usual robust Q&A's and due diligence required by the carrier, we ultimately secured an "A" rated binder for our client.

A commercial ATE MGA was relaunching their website and asked us to help with creating and fact checking the content, as well as basic SEO advice and a website structure review.

This can be a time consuming activity for senior staff to engage in, so they took advantage of our services and knowledge in this area, and a fully functioning and technically correct website was launched on time and on budget.

Testimonials

Phil brought his extensive industry expertise, knowledge and contacts to our business, and created a fully functioning department from top to bottom, all in good time for our successful launch. It is fair to say, it simply wouldn't have happened without Phil's dedication and hard work.
MD LEI MGA

Phil's superior knowledge of what is a very specialised ATE market helped us to gain confidence in this complex class, and moreover, the breadth of knowledge in both setting up the operational aspects, and then developing them.
MD Reinsurance Co

Phil stands out as amongst the best of the many underwriters I have had the pleasure of dealing with. Hard-working, knowledgeable, gifted, honest, and always calm. His decisions are made decisively, and his reasoning for either accepting or rejecting a risk is confidently and logically expressed. He is always a pleasure to do business with.
MD Specialist ATE Broker

Phil Bellamy is one of the U.K.'s go to guys in all matters relating to legal expenses insurance. Whilst he possesses an Encyclopaedic knowledge of the subject, he is not simply an academic who can tell you 100 different ways why something cannot be done. He thinks outside of accepted conventions and devises solutions to problems which benefit both the client and the insurer. He is a rare breed among insurance professionals – someone who understands both risk and revenue.
Director Litigation Funder

Phil possesses the highest levels of honesty and integrity, and displays a fantastic attitude to work. Phil successfully drove our business forward by developing new products, generating new business, implementing cost saving initiatives and increased the companies efficiency. His drive and enthusiasm turned a loss making operation into a very profitable business.
Senior Manager Insurance Co

CONTACT US

Contact us today to discuss your needs.

Mobile: 07934 036768

Email: tibbingtonconsulting@yahoo.com

Website: www.tibbingtonconsulting.co.uk



Tibbington Consulting Ltd
Registered office:
Maple House, 5 The Maples,
Cleeve, Bristol,
BS49 4FS
Company No: 11768050

Summary CV



Underwriting Director and Senior Manager within the insurance and financial services market, specialising in After the Event, and Before the Event insurance and Litigation Funding.

A strong strategic leader, planner, and head underwriter in ATE & BTE legal expenses insurance, and litigation funding, with a technical background in underwriting, along with devising and implementing strategic plans, and decision-making at Board level.

Academic

FCII
ACII
Chartered Insurer
AMInstLM

Technical

Former FCA Approved Person
Expert Witness for ATE Cases
Former member of Civil Justice Council
Expert Contributor to MOJ, MASS, APIL, Westminster Policy Forum

Career History

MD & Expert Consultant - Tibbington Consulting
Head of Legal Expenses - GEO Specialty
Underwriting & Board Director - LPG
Underwriting & Board Director - Temple
Executive Manager - DAS
Group Underwriting Manager - DAS
ATE Operations Manager - 80e/DAS

For a full CV, please email or phone us on 07934 036768