

Monthly insurance policy wording update

The Word, June 2025

30 June 2025

For our June edition of *The Word* we cover a range of topics of interest from across the insurance sector.

In light of recent events, we take a look at the potential implications for insurers following the latest judicial decision on [dual insurance clauses](#). We also consider the wider implications and potential legislation following [Baroness Casey's report into child sexual abuse](#).

Following on from recent articles exploring AI, we consider the [risk of AI for life insurers](#) in addition to the [threat of 'silent AI'](#) and how insurers can take steps now to protect themselves against unwanted and unexpected exposures. We also look at the implications of latest research into the number of [fires caused by lithium-ion batteries](#).

In anticipation of the forthcoming judgment relating to [motor finance commissions](#), we explore the potential consequences for insurers and others. Finally, we revisit a judicial review from 2020, which serves as a useful reminder of the [FOS' obligation to take account of clear policy language](#) when reaching its decisions. Finally, we take a look at the ['FirstRand' commissions case](#) regarding customer/broker disclosure and how potential changes may affect compliance.

We hope you find this edition informative and insightful.

Tim

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Key contact



Tim Johnson

Partner

tim.johnson@brownejacobson.com

+44 (0)115 976 6557

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