

Tim Johnson

Partner



Nottingham

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Tim leads the firm's commercial services practice for insurance clients. He works with a number of leading insurers and intermediaries on policy drafting and distribution, compliance and commercial issues. Tim was recognised in The Lawyer's 'Hot 100' for 2022 for his ground-breaking work on the readability of insurance policies.

Tim specialises in advising clients who design and distribute insurance products. He heads up the firm's specialist policy drafting and distribution team, which has drafted thousands of insurance policies for the firm's insurer clients and tens of thousands of bespoke policy clauses through its outsourced endorsement drafting service. The team is particularly well known for its academic study with the University of Nottingham into the readability of insurance policies, which showed it is possible to reduce the reading of policy wordings by upwards of 10 years by applying specific drafting techniques.

Tim also advises insurers and intermediaries on commercial and regulatory issues relating to the distribution of products, including compliance with the Insurance Distribution Directive, the FCA Handbook, CASS and SMCR.

Tim applies his in-depth knowledge of product distribution to corporate transactions. Tim regularly advises clients on compliance issues relating to the acquisition or disposal of regulated intermediaries, having advised on over 60 such transactions in recent years.

Tim is well known in the insurance market and regularly publishes articles in the insurance press and speaks at conferences and events.

Expertise

Brokers

Insurance

Lloyd's and London market

Managing General Agents

Featured experience

Aston Lark

Undertaking compliance due diligence for Aston Lark and advising on regulatory compliance issues in relation to a large number of acquisitions.

Hiscox

Drafting a large number of insurance policies, and over bespoke policy endorsements each year.

HNW policy rewrite

Working with a leading HNW insurer on the complete redesign of its suite of HNW policy wordings, including linguistic analysis from the University of Nottingham to ensure maximum clarity and readability.

New MGA start-up

Advising a series of new MGAs and their holding company on a variety of compliance issues and commercial contracts, including binders, policy wordings, TOBAs and CASS compliance.

Testimonials

"What an amazing effort and outcome. Thank you for dropping what you were working on and jumping on this for us...it will make a massive difference to our customers".

Chief Underwriting, London Market Insurer,

"Browne Jacobson...have the perfect combination of specialist expertise, insurance sector knowledge and commitment to delivering fantastic service that we value so highly".

Ashwin Mistry, Co-Founder and Executive Chairman, Brokerbilly

"You go straight to the questions that I actually need the answer to...so very practical and you get an answer much faster because of it, and understand that we have stakeholders that we need to communicate well with..."

Ian Jacob, Group Chief Risk Officer, Aston Lark