

Joanna Wallens

Associate



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Joanna works with a number of leading insurers and intermediaries on policy drafting and distribution, compliance and commercial issues. The team is well recognised within the market for its ground-breaking work on the readability of insurance policies.

Joanna specialises in advising clients who design and distribute insurance products. She is an associate in 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.

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

Joanna applies her in-depth knowledge of product distribution to corporate transactions. Joanna regularly advises clients on compliance issues relating to the acquisition or disposal of regulated intermediaries.

The team produces a monthly publication called 'The Word' which analyses topical subjects with a focus on what they mean for insurers and insurance intermediaries.

Expertise

Services

Commercial

Policy drafting and distribution

Regulatory