



THE CHARTERED INSTITUTE  
OF LOSS ADJUSTERS

# CILA BUSINESS INTERRUPTION TECHNICAL DAY

Programme 2025



THE CHARTERED INSTITUTE  
OF LOSS ADJUSTERS

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Our special thanks to our Business  
Interruption Technical Day Sponsor:

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# WELCOME

The CILA Business Interruption Special Interest Group is delighted to welcome you to this year's BI Technical Day. Today's programme has been carefully designed to address the increasingly complex issues surrounding Business Interruption claims – particularly as they affect the retail, leisure, healthcare, and the professional services sector.

From the challenges of underinsurance to the nuances of assessing losses in a hybrid physical-digital business environment, this year's sessions explore a range of real-world scenarios. You'll hear from leading specialists on recent legal developments, the impact of court decisions and how policyholders across different industries are being affected.

The agenda features a diverse and highly experienced line-up of speakers who will share insights and practical guidance drawn from their own work in the field. We encourage you to engage with the speakers and panellists, and to make the most of the opportunity to discuss and debate the pressing issues shaping the future of BI claims.

A heartfelt thank you goes to our speakers, our sponsor Kennedys, and to the CILA Secretariat for their invaluable support. We are especially grateful to our organising committee, whose dedication and expertise have brought this event together.

We hope you find the day thought-provoking, relevant, and full of insight. As always, we welcome your feedback on how we can continue to improve and evolve these events in the future.

**Enjoy the event!**



**Aruna Chandrapalan**  
BSc(Econ)Hons, ACMA  
CGMA, ACILA, ASII, CFE

BI SIG Chair & Partner,  
Head of Forensic  
accounting services –  
Asia International UK

Sedgwick

## The organising committee:

**Aruna Chandrapalan**  
(Sedgwick)

**Melissa Cunningham**  
(Marsh)

**Mark Harris**  
(Harris Balcombe)

**Laura Lagana**  
(MDD)

**Sarah McAvoy-Edwards**  
(CILA)

# PROGRAMME

Monday 7th July 2025

10:00	10:20	Registration/Coffee
MORNING SESSIONS		
Time	Session	
10.20 – 10.30am	<b>WELCOME</b> <b>Speakers:</b> Aruna Chandrapalan (Sedgwick), John Farrell (Kennedys)	
10.30 – 11.15am	<b><i>Sink or Swim - Leisure Industry</i></b> Swimming pools, golf clubs, luxury spas and gyms - this session will explore BI case studies from the leisure industry. Topics will include loss mitigation, increased costs and transfer of sales. <b>Speakers:</b> Charlotte Ainsworth & Sophie Mitchell (Crawford & Company)	
11.15 – 11.30	Coffee	
11.30 – 12.15	<b><i>Open Wide: Unpacking BI Claims in Dental and Healthcare Settings</i></b> This session will explore the distinctive features of BI claims in the dental and healthcare sectors. Andrew and James will examine a selection of case studies illustrating key challenges including mixed-income streams (NHS vs private), extended reinstatement periods due to specialist equipment delays and policy response to pandemic-related disruption. This session will also provide guidance on coverage considerations, key questions to ask, and why a one-size-fits-all approach doesn't work in this highly specialised area. <b>Speakers:</b> James Cameron & Andrew Cardamis (Sedgwick)	
12.15 – 1pm	<b><i>Spotlight on Cyber Incidents and Business Interruption in Retail</i></b> In light of the recent cyber incidents faced by M&S, Co-Op and Harrods this is a session focused on the issues that can come up in the adjustment of business interruption claims for clients in the retail industry. From the impact on online sales versus offline sales, to stock inventory issues, we will discuss those points that have arisen in our experience. <b>Speakers:</b> Arran Roberts (Kennedys), Holly Waszak (Marsh)	

1pm – 2pm	Lunch
AFTERNOON SESSIONS	
Time	Session
2pm – 2.45pm	<b><i>Business Interruption – Professional Services</i></b> Join us for an engaging session focused on Business Interruption in the Professional Services sector. We'll explore a short case study to set the scene, highlighting how increased costs can significantly impact a claim. The discussion will also consider the evolving necessity of office space in today's working world and how this shift affects BI assessments. Drawing from our experience as loss adjusters and forensic accountants, we'll delve into some common claims conundrums we've encountered—offering practical insights and learnings for all involved in the claims process. <b>Speakers:</b> Laura Trevett & Tom Spencer (McLarens)
2.45pm – 3pm	Coffee
3pm – 3.45pm	<b><i>The Glynnterview</i></b> As the co-author of Riley on Business Interruption 11th Edition, Business Interruption Policy Wordings - Challenges Highlighted by Claims Experience and the Basic BI Book, Damian Glynn (Director, Head of Financial Risks, Sedgwick) is a recognised authority on BI matters. In this fireside chat with Melissa Cunningham (Senior Vice President, Marsh), he shares his views on what makes a good BI adjuster, the technical challenges of the role, and his advice to practitioners. Using varied examples from his career, we will discuss what it means to “do the BI” on a claim, and that it's not always what you do, but how you do it. <b>Speakers:</b> Melissa Cunningham (Marsh), Damian Glynn (Sedgwick)
3.45pm – 4pm	<b>CLOSING REMARKS</b> <b><i>Thanks &amp; final remarks</i></b> <b>Speakers:</b> Adam Humphrey (GRS), CILA President

# SPEAKERS

## WELCOME

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### ARUNA CHANDRAPALAN

**Head of Forensic Accounting Services, Asia  
Sedgwick Singapore Pte Ltd**

Aruna is a dual-qualified Chartered Loss Adjuster and Accountant with 20 years' experience working in the insurance industry. In 2023, Aruna relocated to Singapore as Head of Forensic Accounting Services, Asia for Sedgwick, where she manages business interruption claims on behalf of Insurers across the region. Aruna began her career at an independent firm of forensic accountants, before moving to brokers where she was actively involved in managing and quantifying complex claims for policyholders as well as performing pre-loss business interruption reviews to help clients understand their risk exposures and BI insurance requirements.

Aruna is CILA's Honorary Treasurer and chairperson of the Chartered Institute of Loss Adjuster's Business Interruption Special Interest Group.



### JOHN FARRELL

**Partner  
Kennedys**

John is a Partner in the London office, specialising in UK and international Construction, Engineering, Power/Renewables insurance/reinsurance claims and coverage. He is part of the firm's Emerging Risks Group. John advises on data and reputational risk and media liability. He has acted in high-profile reported cases. He acts for major insurers and reinsurers, Lloyds Syndicates, and their insureds. He has worked with the insurance market for over 30 years and actively supports several industry associations (CILA LMA).

## SESSION 1 - Sink or Swim - Leisure Industry

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### CHARLOTTE AINSWORTH

**Senior Manager - Forensic Accounting Services  
Crawford & Company**

Charlotte is a Chartered Accountant who deals with a wide range of business interruption losses, specialising in renewable energy claims.

## SESSION 1 - Sink or Swim - Leisure Industry

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### SOPHIE MITCHELL

**Technical Specialist - Forensic Accounting Services  
Crawford & Company**

Sophie joined the CFAS team in April 2022 as part of the ICAEW training programme. She qualified as a Chartered Accountant in April 2025 and now provides technical expertise across a range of Business Interruption losses, including property, hospitality, manufacturing, renewables and DSU.

## SESSION 2 - Open Wide: Unpacking BI Claims in Dental and Healthcare Settings

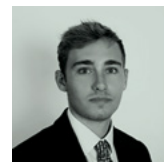
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### ANDREW CARDAMIS

**Partner - Head of Forensic Accounting Services UK  
Sedgwick**

Andrew is a qualified Chartered accountant and has been working in the insurance sector as a forensic accountant for 14 years. Prior to joining Sedgwick International UK, Andrew was a Partner with FAS Sedgwick – Australia, where he has gained market recognised experience in a number of industries. Andrew specialises in preparing and managing major and complex BI/CBI and physical damage losses and represents Forensic Accounting Services in settlement negotiations of complex claims, and forensic accounting investigations. Andrew also has experience in fraud, dispute claims and has prepared expert reports for submission to court in litigation/arbitration.



### JAMES CAMERON ACCA

**Manager - Forensic Accounting Services, UK  
Sedgwick**

James is a Chartered Certified Accountant within the Forensic Accounting Services team at Sedgwick. Having begun his career in a forensic accounting team at a global audit and accountancy firm, James made the jump across to the insurance industry post Covid-19. Having spent some time within the claims team at a large broker, James now works at Sedgwick managing business interruption claims of all sizes across a multitude of industries.

# SPEAKERS (CONTINUED)

## SESSION 3 - Spotlight on Cyber Incidents and Business Interruption in Retail



### HOLLY WASZAK

**Head of Cyber Claims, UK  
Marsh**

Holly is a qualified solicitor, who prior to joining Marsh worked in private practice in insurance litigation, then at AIG in London for almost eight years, adjusting cyber claims (and also has experience of adjusting other financial lines claims) and spending two of those years in the cyber underwriting team. Holly now supports Marsh clients through the cyber claims process and in their pre-incident preparation work.



### ARRAN ROBERTS

**Partner  
Kennedys**

Arran is a partner in the Kennedys global cyber & data risk team. Arran specialises in cyber incident response, where she advises on managing a full spectrum of cyber incidents, including acting on some of the most significant ransomware attacks impacting well-known brands. Arran guides clients through the complete lifecycle of an incident, including managing in-depth regulatory investigations, alongside any resulting litigation or recovery actions.

Arran has extensive experience in advising on incidents impacting the retail sector, including managing the legal and regulatory impact on brand and reputation, as well as dealing with cross-border implications.

In addition to managing the response to live cyber incidents, Arran supports clients in ensuring that their business is fully prepared, including cyber incident simulation exercises, incident response planning and data advisory services.

## SESSION 4 - Business Interruption – Professional Services



### LAURA TREVETT BFP BSC (HONS)

**Associate - Forensic Accounting Services  
McLarens**

Laura Trevett is a forensic accounting professional with seven years of experience in business interruption adjusting, having worked at three major loss adjusters since starting as a graduate in 2018. She specialises in quantifying multi-million-pound financial losses across various sectors for insurance and legal clients, including business interruption elements of liability claims. Laura is a finalist for the 2025 British Insurance Awards' Young Achiever Award.



### TOM SPENCER LLB (HONS), FRENCH BACHELOR OF LAW & MASTER I

**Loss Adjuster  
McLarens**

In September 2022, Tom began his career in Loss Adjusting with McLarens. In February 2023, he joined McLarens' Catastrophe Response Team in New Zealand, handling claims from the Auckland floods and Cyclone Gabrielle, including EQC, landslide, and tornado losses.

In April 2024, Tom supported flood recovery efforts in the UAE. Based in Dubai, he managed a range of claims—from large commercial losses to high-net-worth and multi-residential property damage.

Tom has now gone on to join the McLarens London International team handling and assisting on home foreign losses all over the world.



# SPEAKERS (CONTINUED)

## SESSION 5 - *The Glynnterview*



**DAMIAN GLYNN BA(HONS) FCA FCILA FUEDI-ELAE FIFAA**  
*Director - Head of Financial Risks*  
*Sedgwick*

Damian qualified as a Chartered Accountant with KPMG in 1986, and, after entering the loss adjusting profession in 1993, as a Chartered Loss Adjuster in 1998. He deals exclusively with large and/or complex financial losses, and has acted as an expert in commercial disputes. He has provided evidence in court as an expert witness, both as a Chartered Accountant and a Chartered Loss Adjuster, and has been retained to provide expert determinations.

Damian chaired the Chartered Institute of Loss Adjusters' (CILA) Business Interruption group for twelve years, and has previously set Business Interruption examinations. He regularly runs financial loss seminars throughout and beyond the UK, and has written various articles and books on the subject of Business Interruption, including co-chairing a widely read report on BI wordings issued by CILA and the IIL/CII (Insurance Institute of London/Chartered Insurance Institute). He co-authored the Basic BI book published by the CILA, and is the co-editor of Riley on Business Interruption Insurance.



**MELISSA CUNNINGHAM FCA ACILA FUEDI-ELAE**  
*Senior Vice President - Consulting Director*  
*Marsh*

Melissa Cunningham FCA, ACILA is a Senior Vice President in Marsh Claims Solutions in London. She manages and performs pre-loss business interruption reviews, and quantifying claims for Insured clients in the UK and overseas. As a dual qualified Chartered Accountant and Chartered Loss Adjuster, she brings a perspective that covers both these aspects of insurance losses in property damage and business interruption. She has received two of the Chartered Institute of Loss Adjusters' prizes for best examination performance.

## CILA Claims Professionals' Conference 2025



# THE WAY AHEAD

Navigating the changing world of loss adjusting

**Date:** Tuesday, 16 September 2025

**Venue:** International Convention Centre (ICC)  
8 Centenary Square, Birmingham, B1 2EA



**Book now:**

Please scan the QR code or visit  
[cila.co.uk/conf2025](http://cila.co.uk/conf2025)



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