

OUR PEOPLE

Jamie Smith KC

CALL 1995 | SILK 2015

LEGAL 500

"He provides very incisive analysis of difficult problems and is incredibly nice to work with."



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During his time in Chambers, Jamie Smith KC has built up a practice embracing professional liability work, disciplinary & regulatory matters, insurance and commercial fraud. Jamie was nominated for Professional Negligence Silk of the Year at the Legal 500 Bar Awards 2022.

In all that he does, Jamie brings a meticulous eye for detail and a complete commitment to the cause. He prides himself on being a team player and will not hesitate to work at the coalface and get his hands dirty. Jamie is ever-alert to the clients' commercial aims, but he is not afraid to give robust advice and to stick to his guns.

He is ranked in the directories for his insurance, professional liability, professional discipline and regulatory work. Recognised by the Legal 500 as a Leading Silk in professional negligence, regulatory and disciplinary, Jamie is described as "*an excellent advocate in writing and on his feet, running rings around the opposition. His advice is clear and methodical*" (2022). "*A clear expert in his field, with a wealth of experience, which means that he is able to advise in a confident and authoritative way, whilst being very approachable. He can be relied upon time and time again to advise on the most complex matters with sensitivity to the individuals involved*" (2021). "*A good team player with a fine legal brain*", "*he has really good judgement and is also a decent man with a terrific sense of humour*" (2019). "*An exceptional talent*" who is "*able to see through complicated legal issues and distil down to the essential points*" (2018). Before he took silk, Jamie was also in the 'Star' category for professional negligence in Chambers & Partners and is now ranked in the 2021 edition as a Leading Silk for his professional negligence and insurance work. He is described as "*absolutely brilliant: he is extremely technical and hands-on; he will give you a view and stick to it. Very client-friendly.*" "*Great intellect - a top-quality silk.*" "*He's very hard-working, has a sensitive understanding of clients' needs and gets the whole picture. His written work is exemplary and he's very good on his feet.*" "*He's very practical, provides clear solutions and is very good on strategy*" (2021). "*One of the brightest of the bunch, and extremely user-friendly. Confident but self-aware.*" "*He is more than willing to jump into the trenches and get involved in the nitty gritty of a case. He is excellent in cases with complex issues that require a meticulous eye for the detail*", "*responsive, bright and commercial.*" "*He really knows his stuff and has the advocacy skills to make his views reality*" (2019).

Jamie regularly appears in the appellate courts and is equally at home in arbitration. Examples of his work include the ground-breaking Supreme Court decision on liability insurance in *IEGL v Zurich [2016] AC 509*, a Maxwellisation case in the regulatory sphere in *R (Lewin) v FRC [2018] 1 WLR 2867* and a trip to the Court of Appeal on the meaning of a settlement agreement in *Khanty-Mansiysk Recoveries Ltd v Forsters [2018] PNLR 20*.

Privacy Policy

Click here for a [Privacy Policy](#) for Jamie Smith KC.

Expertise

Insurance & Reinsurance

“Jamie Smith KC is a dream to work with. He is fiercely intelligent and able to quickly get to the heart of the most complex of matters. He adopts a collaborative approach with those instructing him and is extremely responsive.” “His advice is thorough and considered.” – Chambers & Partners, 2024: Insurance

“Jamie is great to work with, smart, personable, forceful where needed, client focused and friendly and very good on paper and in court. He is a real expert in this area of law.” – Legal 500, 2024: Insurance

“Jamie is a really detail-oriented and thorough barrister who thinks very carefully about the issues.” “Jamie is super intellectual, analytical and super on his feet.” “Jamie is extremely intelligent, commercial, and he provides a fantastic service.” – Chambers & Partners

“An excellent advocate in writing and on his feet, running rings around the opposition. His advice is clear and methodical.” – Legal 500, Insurance and Reinsurance

“He gives very clear and pragmatic advice and is a pleasure to deal with. He is very collaborative and very thorough.” “His written opinions are first rate.” – Chambers & Partners, Insurance

“Provides a fantastic service – Jamie is thorough, insightful and a great support. His advice is detailed but engaging, his submissions (both on his feet and in writing) are clear and compelling, and he is quick to grasp the nuances of a case.” – Legal 500, Insurance and Reinsurance

“He’s very hard-working, has a sensitive understanding of clients’ needs and gets the whole picture. His written work is exemplary and he’s very good on his feet.” “He’s very practical, provides clear solutions and is very good on strategy.” – Chambers & Partners, Insurance

“He quickly soaks up all the detail utilising a methodical approach to produce a first-class result.” – Legal 500, Insurance and Reinsurance

“An incredibly brilliant intellect.” “Very good on his feet, very bright and very analytical.” “Quickly soaks up all the detail utilising a methodical approach.” – Chambers & Partners, Insurance

“Responsive, bright and commercial.” “He really knows his stuff and has the advocacy skills to make his views reality.” – Chambers & Partners, Insurance

“His work ethic and commitment are extraordinary and very admirable.” “He is an extremely capable advocate.” – Chambers & Partners, Insurance

Jamie's first exposure to insurance issues arose as part of his professional liability work. Insurance has since grown to become a key area of Jamie's practice and one in which he is both deeply interested and deeply committed: in Court, in arbitration, and in delivering talks and seminars. Jamie is now seen as an experienced practitioner in this field and was Counsel in the ground-breaking Supreme Court case of *I EGL v. Zurich* case, exploring coverage issues in the EL field. He also sits as an arbitrator in respect of insurance disputes.

On the professional indemnity side, Jamie has very extensive experience of market policies. He has a particular specialism in the Minimum Terms and Conditions (MTCs), as applying to primary layer solicitors' policies. He is regularly appointed to arbitrate

issues arising under the MTCs. Similarly, he has wide experience of coverage issues arising under ICAEW model policies.

The wide incidence of mortgage fraud has led market insurers to pay close attention to aggregation and dishonesty clauses in their policies and Jamie has repeatedly been engaged to advise on these matters. This includes:

- Dishonesty conferences
- Notification issues (particularly *Rothschild* 'blanket' notifications)
- Arbitrations where the market insurer is seeking a declaration that it is entitled to rely on the dishonesty exception in the MTCs

Away from the professional indemnity insurance arena, Jamie advises on a very wide range of topics, from warranties in domestic household policies to exotic 'prize' insurance in the on-line gaming industry. As to the latter, Jamie acted for *MyLotto24* in its €24m dispute with Great Lakes following a jackpot win by one of its customers. Jamie also has experience advising on the responsiveness of cyber insurance policies and the vexed question of whether regulatory fines are insurable as a matter of English law.

Jamie also has extensive D&O experience. He has advised on notification issues in respect of a captive D&O reinsurance programme and he has been involved in coverage disputes following the *Meinl Bank* litigation, and the *Topland* affair. Jamie's disciplinary work has also led to coverage disputes, particularly on the scope of cover side in FCA investigations.

Jamie also advises regularly on financial lines policies.

Featured Insurance & Reinsurance cases

- Arbitrations between Participating Insurers under the compulsory regime for solicitors' primary layer insurance as regards: (a) attachment; (b) scope of notification of circumstances; (c) AstraZeneca settlement and 'proof of claim' issues; (d) conduct that does/does not qualify as 'acting as a solicitor in private practice'; and (e) aggregation.
- IEGL v Zurich [2016] AC 509 (SC); Ground-breaking Supreme Court case recognising recoupment rights for EL insurers in mesothelioma cases.
- Sugar Hut Group v Great Lakes Reinsurance (UK) Plc [2011] LLOYD'S REP IR 198; Insurers' declinature for breaches of warranty upheld following nightclub fire.
- Hagirhan v Allied Dunbar [2001] 1 ALL ER (COMM) 97 (CA); Court of Appeal holds that pain perpetuation syndrome does not trigger PHI insurance policy.

Professional Liability

"An outstanding performer with infallible judgement." "Incredibly clever and very client-friendly." "Jamie's eye for detail is fantastic, and his advocacy is punchy. He provides a top service and turns work around quickly, whilst taking a pragmatic and sensible approach." "A wonderful person to work with, bringing excellent considered advocacy, real poise and brilliant client-handling skills." "He is very sharp and conscientious as well as being easy to work with." – Chambers & Partners, 2024

"Jamie is a joy to work with. He is incredibly diligent and careful in the advice he provides. One is never in doubt that Jamie cares deeply about getting the best result for the client." – Legal 500, 2024

"He is very careful, very conscientious, very caring and just a superb practitioner." "Extremely hard-working, an extraordinary intellect and a delightful person." "He has technical expertise coupled with a charming and endearing manner." – Chambers & Partners

"He is utterly brilliant, frighteningly intelligent and a delight to work with." – Legal 500, Professional Negligence

"He's really in a league of his own. He does the most thorough job and gets into the papers in a way I haven't seen anyone else do. He's an exceptionally talented lawyer." "Very considered in his approach; when he expresses a view the client knows that he has looked at every angle. He's a thoroughly decent, nice person and is very good with clients." – Chambers & Partners, Professional Negligence

"He is a clear expert in his field, with a wealth of experience, which means that he is able to advise in a confident and authoritative way, whilst being very approachable. He can be relied upon time and time again to advise on the most complex matters with sensitivity to the individuals involved." – Legal 500, Professional Negligence

"Absolutely brilliant: he is extremely technical and hands-on; he will give you a view and stick to it. Very client-friendly." "Great intellect - a top-quality silk." – Chambers & Partners, Professional Negligence

"Ridiculously hardworking, very perceptive, highly focused and thoroughly charming." – Legal 500, Professional Negligence

"A fiercely intelligent silk who approaches a case from all angles." "He is terrifyingly hard-working. I've not seen anyone as diligent as him; he knows the detail better than anyone on the case." "He is an absolute pleasure to work with: incredibly user-friendly and down to earth. A highly reassuring presence to have on a case." – Chambers & Partners, Professional Negligence

"One of the brightest of the bunch, and extremely user-friendly. Confident but self-aware." "He is more than willing to jump into the trenches and get involved in the nitty gritty of a case. He is excellent in cases with complex issues that require a meticulous eye for the detail." – Chambers & Partners, Professional Negligence

Jamie is ranked as a leading silk for his professional negligence work in both Chambers & Partners and the Legal 500. As a junior he was ranked in the 'star' category in this field by Chambers & Partners and he was nominated as Professional Negligence Silk of the Year in his first year of silk.

Jamie brings total commitment to his clients' cause, whether on the claimant or the defendant side. He thrives on mastering the detail, but never loses sight of the bigger picture. Jamie is most at home working as part of a team.

In his almost 30 years of practice in this field, Jamie has handled the biggest cases across all professional disciplines, from actuaries to auditors, and solicitors to consulting engineers.

Jamie is an editor of Jackson & Powell (9th Edition), writes and speaks frequently on professional negligence topics and was for many years on the Committee of the Professional Negligence Bar Association.

Featured Professional Liability cases

- Aurum Real Estate v Mishcon de Reya [2022] EWHC 1253 (Ch)
- Canaccord litigation [2020] EWHC 1355 (Ch)
- Dunhill v Brook & Co [2018] EWCA CIV 505; Court of Appeal revisits scope of barrister's duty to advise on settlement at the court door.
- Khanty-Mansiysk Recoveries v Forsters LLP [2018] 1 COSTS LR 89; [2018] PNLR 20;
- Professional negligence claim against solicitors barred by clause in settlement agreement.

Accountants, Auditors & Actuaries

Jamie acts both for and against accountants, auditors and actuaries. He is highly numerate – claiming to have studied both Pure and Applied Mathematics at 'A' Level!

Accounting

On the accounting side, he has particular experience in film finance and other tax deferment scheme cases – dating right back to the *Bedford Row Film Finance* litigation in 2006 onwards. In that regard, Jamie has seen the full range of schemes: from sale and leaseback to UK GAAP structures.

Other examples of his work on the accountancy side include:

- Tax planning/offshore trust claims where the trust does not have the envisaged tax sheltering effect.
- IHT planning claims.
- Company takeover/share-swap schemes.
- Allegations of incorrect treatment of negative goodwill

Jamie also has substantial experience of disclosure issues arising from documents and working papers held by accountancy and audit practices, e.g., under section 235 of the Insolvency Act.

Audit

Jamie has wide experience in heavy audit cases. He represented Deloitte as regards its auditing work in relation to Aero Inventories plc and advised an audit practice in respect of the collapse of a Caribbean investment fund. Jamie's work on the civil side goes hand in hand with his regulatory & disciplinary work, with particular expertise in FRC proceedings under the Accountancy Scheme and the AEP.

Actuarial

Jamie's work in actuarial cases has focused principally upon pension scheme cases, e.g., mistakes arising out of *Barber* equalisation and the indexing of uplift to pensions in payment.

Featured cases

- R (Lewin) v FRC [2018] 1 WLR 2867; Judicial review arising out of audit claim.
- Executive Counsel to the FRC v Deloitte 16/3/18 (FRC DISCIPLINARY TRIBUNAL); Disciplinary proceedings concerning audit of aircraft parts wholesaler.

Financial Services Professionals

Jamie is regularly instructed in claims involving financial services professionals, including IFAs. This aspect of his professional liability practice came to the fore in the various waves of litigation involving tax deferment/GAAP schemes – such as The Bedford Row Litigation and The Innovator Litigation – and Jamie has fed on a steady diet of 'tax advantaged scheme' cases ever since: from 'Round the World' schemes to Excluded Property Trusts. Jamie has acted on both the claimant and defendant side in such claims.

Examples of Jamie's work include:

- The involvement of pension advisers in the equalisation of company pension scheme and as to the definition of pensionable salary in an employer's scheme.
- Whether direct-offer advertisements for SCARP products contravened FIMBRA/FSMA guidelines.
- Claims relating to trading of FOREX derivatives and credit default swap derivatives.
- FSMA client classification issues.
- Asset-valuation for film-based tax deferment schemes.

Featured cases

- A group action against Canaccord Genuity in respect of Eclipse, Claremont and Invicta schemes – see, e.g., [2020] EWHC 1354 (Fancourt J and Master Kaye).
- Wilson v MF Global [2011] EWHC 138 (QB); Eady J holds that trading desk of bank owes no advisory duty to client trading in CFDs.
- Goldberg v Miltiadous [2010] EWHC 450 (QB); Accountancy firm is vicariously liable for investment advice given by dishonest partner.

Insurance Brokers & Agents

Jamie's specialism in claims involving insurance brokers and agents complements his insurance practice (in respect of which he is recommended as a Leading Silk in Chambers & Partners).

Often, Jamie acts in multiparty disputes where both insurers and insurance intermediaries are defendants. He also has offshore experience and has, for example, advised in relation to Channel Islands disputes and pan-European coverage disputes.

Jamie's work in this area includes:

- Advising clients in the aquaculture industry on the scope of coverage of liability policies in respect of the sinking of

feed barges.

- Advising an online gaming company on the broker's role in the procurement of specialist 'prize' indemnity insurance (€40m claim).
- Representing an IFA following incorrect notification of pensions mis-selling claims (in the light of *Rothschild v. Goodyear*).
- Acting for a Jersey company as to the broking of a commercial insurance policy for a café.

Jamie has particular experience in business interruption cover claims (and, its counterpart, advance loss of profit cover) and has advised on that type of cover in the context of: (a) a fire at an award-winning Eco hotel project during the construction works period; (b) an arson attack at a supermarket; and (c) a recycling plant.

Jamie also regularly considers D&O issues on the broking side. He was involved in a substantial matter relating to European-wide litigation against a high-profile bank and its directors.

He is a member of British Insurance Lawyers Association and has spoken at BILA events.

Featured case

- *Cafe de Lecq v Rossborough Insurance Brokers* [2012] JCRO 53; Brokers responsible for substandard broking of general commercial policy, leading to declinature after fire for breach of fat-fryer warranties.

Lawyers

In recent years, Jamie has spent much of his time acting in various high-profile lawyers' liability cases – as to solicitors and barristers. That work has entailed court and arbitration work for both claimants and defendants/respondents and has taken him to the Court of Appeal and the House of Lords. The underlying subject matter of the dispute has been very diverse: from the purchase of football rights to the purchase of the rights to extract oil in Siberia. The sums at stake have been consistently high, e.g., *Accident Exchange* (£100m+), *Khanty-Mansiysk* (£150m+), and *IAP* (£40m).

Jamie is equally at home on transactional matters as on 'lost litigation' cases. As to the latter, Jamie has been involved in the full sweep of litigation disciplines from matrimonial to patent work. In recent times, his work has focused heavily on deceit, knowing receipt and conspiracy accusations made against professional advisers. He is also comfortable pursuing and defending matters in offshore jurisdictions, including the Channel Islands, Antigua and the BVI.

Jamie has particular experience in claims against lawyers (solicitors and barristers) arising out of failed tax schemes: including: (a) 'Round the World' schemes; (b) Employee Benefit Trusts; (c) Excluded Property Trusts; (d) the Sole Shareholder Exemption; (e) 'film finance'; (f) ICT schemes; and (g) offshore planning.

Jamie edits Chapter 2 of Jackson & Powell on Professional Liability (duties and obligations) and has a particular interest in duty/scope of duty issues.

Featured cases

- *Aurium Real Estate v Mishcon de Reya* [2022] EWHC 1253 (Ch); £60m claim against solicitors dismissed following trial.
- *Tonstate Group v Wojakovski* [2022] 2 WLUK 193; Knowing receipt claim against prominent West End solicitors arising out of underlying litigation.
- *Rochpion v Hill Dickinson* [2020] PNLR 11; Claim against solicitor for substandard commercial conveyancing. Amendments to pleadings disallowed on duty of care grounds.
- *IAP v Mishcon de Reya* [2018] EWHC 756 (CH); Conspiracy claim against commercial partner of MdR. Dismissed after 5-week trial.
- *Dunhill v Brook & Co* [2018] EWCA CIV 505; Court of Appeal revisits scope of barrister's duty to advise on settlement at the court door.
- *Khanty-Mansiysk Recoveries v Forsters LLP* [2018] 1 COSTS LR 89; [2018] PNLR 20; Professional negligence claim against solicitors barred by clause in settlement agreement.
- *Clydesdale Bank v Workman* [2016] PNLR 18 (CA); Commercial conveyancing partners exonerated on appeal of any wrongdoing arising from misappropriation of sale proceeds.

- Schumann v Veale Wasbrough [2015] PNLR 25 (CA); Court of Appeal upholds first instance decision as to scope of barrister's duty to advise in conference on merits of claim.
- Moy v Pettman Smith [2005] 1 WLR 581 (HL); Seminal House of Lords decision on scope of barristers duty when advising at door of the court.

Surveyors & Valuers

Jamie's practice has for a long time included claims against surveyors and valuers. This has involved work across the full sweep of surveying and valuation disciplines: including secured lending, agency work and estate management.

On the secured lending side, Jamie's work has included:

- Securitisation (including the £750m *Gemini* securitisation by Barclays Bank plc)
- Greenfield and brownfield development
- Commercial lets, including shopping centres and mixed retail/office accommodation

On the agency side, Jamie has acted:

- For an agency sued for breach of a NDA as regards a valuable site near the Olympic Park
- As to the alleged deceitful preparation of sales particulars

As to estate management, Jamie has been involved with farm tenancies and forestry.

Jamie has always been interested in duty of care issues on the valuation side extending to (1) the scope of losses falling within a secured lending engagement (2) whether losses sustained by a lender through hedging transactions are recoverable from a valuer and (3) how SAAMCo applies to forced sale valuations.

Featured cases

- Freemont (Denbigh) Ltd v Knight Frank [2015] PNLR 4; Valuer giving secured lending valuation not responsible for losses flowing from client's decision to retain the property in a falling market.
- Dorchester Property Management v. BNP Paribas Real Estate Advisory & Property [2013] EWCA CIV 176; Interpretation to be given to an NDA concerning the sale of land near the Olympic Park in London.
- Gladman Commercial Properties v FHP [2014] CP REP 13; [2013] PNLR 11 (CA); Court of Appeal strikes out deceit claim against property agents on Henderson v Henderson/Aldi grounds.
- MASNOL v Edward Symmons [2013] EWCA CIV 1590; Court of Appeal holds that valuer arguably responsible for lender's swap losses.

Disciplinary & Regulatory

"Jamie has a great ability to put clients at ease in stressful circumstances. In court, he presents his arguments in a compelling and always serene manner." – Legal 500, 2024: Professional Disciplinary and Regulatory Law

"He is very impressive on his feet and, yet, has a fantastic bedside manner when dealing with people who are usually feeling very vulnerable. He is totally unflappable." – Legal 500: Professional Disciplinary and Regulatory Law

"A clear expert able to advise in an authoritative way whilst being very approachable." – Legal 500: Professional Disciplinary and Regulatory Law

"A talented advocate, immensely hardworking and tactically astute." – Legal 500: Professional Disciplinary and Regulatory Law

"He has really good judgement, and is also a decent man with a terrific sense of humour." – Legal 500: Professional Discipline & Regulatory Law

Jamie regularly advises on regulatory matters in solicitors and accountancy/audit fields; such issues often arising alongside the

professional liability work he does across the professions.

Jamie has a particular interest in FRC disciplinary proceedings, and he acted for Deloitte in relation to the proceedings arising from the collapse of Aero Inventory. That hearing lasted 5 weeks and involved detailed questions as to the meaning of Misconduct under the Accountancy Scheme. Jamie also acted for a party in the recent FRC disciplinary proceedings arising from misstatements having been made to the AQR team in respect of the Carillion audits.

Jamie is also familiar with judicial review challenges to decision-making in the regulatory sphere. He was Counsel to Deloitte LLP in the ground-breaking *Lewin* Maxwellisation case concerning the FRC's Accountancy Scheme.

Jamie also has wide experience of the challenges faced by the professions when civil and regulatory proceedings overlap.

Jamie is the first port of call for a number of professional services providers seeking advice as to how to comply with regulatory obligations and as to how to address incipient concerns.

Jamie has a particular interest in the FRC AEP and has given a range of talks on that topic. He is a member of ARDL.

Featured Disciplinary & Regulatory cases

- Executive Counsel to the FRC v Deloitte 16/3/18 (FRC DISCIPLINARY TRIBUNAL); Disciplinary proceedings concerning audit of aircraft parts wholesaler.
- R (Lewin) v FRC [2018] 1 VLR 2867; Maxwellisation issues in relation to FRC's Accountancy Scheme.
- R (Lewin) v FRC (costs) [2018] EWHC 554 (ADMIN); Costs of interested parties in judicial review arising out of FRC disciplinary proceedings.

Commercial Fraud

Since taking silk, Jamie has been heavily engaged in a number of large claims where very serious wrongdoing is alleged against professional persons: solicitors, valuers and estate agents. Jamie understands the acute reputational issues that arise in such cases and the heavy burdens placed upon those against whom such accusations are made. He immerses himself in the detail and fights tenaciously for his clients.

Jamie led a team that successfully defended a commercial partner at Mishcon de Reya facing a conspiracy claim. All claims were dismissed after a 5-week trial and indemnity costs were awarded. He also acted for one of the solicitor firms sued in the long-standing involvement in the *Accident Exchange* litigation, a £100m + claim alleging conspiracy involving expert rates surveyors and three firms of solicitors. He has recently been involved in a knowing receipt claim against a West End firm of solicitors.

Jamie understands the need to master a range of ancillary remedies associated with commercial fraud claims, such as freezing injunctions and security for costs application. He is also prepared to give bold advice to seek to bring such claims to an early resolution.

Featured Commercial Fraud cases

- IAP v Mishcon de Reya [2018] EWHC 756 (CH); Conspiracy claim against commercial partner of MdR. Dismissed after 5-week trial.
- IAP v Rosser (costs) [2018] EWHC 1145 (CH); Indemnity costs awarded to successful defendant after lengthy trial of conspiracy claim.
- Gladman Commercial Properties v FHP [2014] CP REP 13; [2013] PNLR 11 (CA); Court of Appeal strikes out deceit claim against property agents on Henderson v Henderson/Aldi grounds.
- Clydesdale Bank v Workman [2016] PNLR 18 (CA); Commercial conveyancing partners exonerated on appeal of any wrongdoing arising from misappropriation of sale proceeds.

Arbitration

Jamie has wide experience of arbitrating insurance disputes, particularly those arising between Participating Insurers in respect of solicitors' primary layer disputes. He has sat as a sole arbitrator and he frequently provides binding opinions in respect of 'paper arbitrations'.

Jamie is presently sitting as an arbitrator in respect of a dispute concerning scope of notification issues arising in respect of concurrent solicitors' market policies.

Jamie is a member of the LCIA.

Awards



Qualifications

He is a member of the Chancery Bar Association, the Professional Negligence Bar Association, the London Common Law & Commercial Bar Association, the Commercial Bar Association, the British Insurance Law Association, the Association of Regulatory & Disciplinary Lawyers and the Fraud Lawyers Association.

M.A. (Cantab.)