

GRANT PILKINGTON JOINS SHARPE & JAGGER LLC

We are delighted to announce that **Grant Pilkington**, formerly Aon's Regional Technical Director in Asia, has joined Sharpe & Jagger LLC, strengthening our (re)insurance practice as Head of Transactional Insurance.

Grant is an experienced (re)insurance lawyer and policy wording specialist who advises brokers, insurers and MGAs across Asia on the design, drafting and interpretation of commercial insurance programmes.

His practice is based on a simple premise: **the coverage is what the policy wording says it is**. Clarity and precision at the placement stage reduces uncertainty, supports transactions and helps prevent disputes when significant exposures are on the line.

With over **18 years' experience across Asia and the Middle East**, Grant is typically engaged early in placements to identify wording risks, align policy terms with commercial intent and deal with risks before they turn into liabilities.

Alongside advisory work, Grant delivers practical technical training for brokers, claims professionals and underwriters. To date he has delivered **over 2,000 hours of industry training across Asia**, focused on real-world market practice rather than legal theory.

Grant is a regular speaker at industry events including PARIMA and Lloyd's Asia and is a **General Committee Member of the Insurance Law Association of Singapore (ILAS)**.

To mark his first three months at Sharpe & Jagger, we asked Grant a few questions about the state of the market.

Q&A

Q1. Three months into your return to private practice what are you seeing in the market?

Across Singapore and the wider Asia market there is a well-recognised need for **technical expertise in commercial risks insurance**.

At the same time, many seasoned specialists have retired or moved on, leaving capability gaps that are difficult to fill.

This creates a challenging environment for many frontline brokers. They may receive limited technical training but are still expected to place large and complex risks where getting the policy wording right at inception is critical.

Wordings specialists and products counsel are often thin on the ground and overextended. The result is fertile ground for avoidable problems.

For brokers, wording mistakes can lead to E&O exposure and sometimes the loss of the client relationship. For insurers, wording defects translate directly into loss ratios and profitability.

The regrettable part is that many of these pitfalls are entirely preventable.

Often what clients need is simply a **policy wording “health check” before inception**, so that everyone can proceed with confidence rather than discovering problems when a claim arises. By the time the risk attaches it is then too late – you can’t re-underwrite the risk.

Q2. How are you helping clients address these capability gaps?

My practice is deliberately specialised.

I support brokers, MGAs, cedants and reinsurers with the design and evaluation of policy wordings, product development and the structuring of insurance and reinsurance programmes.

It is often unglamorous work. Wordings analysis can be painstaking and gruelling. But it sits at the heart of how insurance actually functions.

Clients generally want solutions that are **clear, commercially workable and that can be deployed quickly**.

The most valuable intervention point is **before inception**, when there is still time to correct structural issues in the policy or programme.

That said, when oversights have already made their way into a portfolio, I also assist clients with coverage advice and claims strategy to navigate the disputes that inevitably follow.

Q3. Many firms in Singapore handle insurance disputes. How is your practice different?

That is a fair question.

In short, I am not really playing the same game.

Most law firms focus on insurance claims – litigation, arbitration and coverage disputes after the event.

My focus sits **one stage earlier in the lifecycle**, at the placement and renewal stage when the policy and its reinsurance can still be evaluated and improved.

In other words, I am the lawyer helping brokers and underwriters **get the trade done and structure the deal properly**, rather than arguing about it years later.

Before returning to private practice I worked on the frontlines as a **MAS-licensed broker**, which gave me direct experience of the buyer-side pressures brokers face.

Combined with my earlier work advising markets, that perspective helps me approach policy drafting and coverage analysis with both legal and commercial insight.

Litigators are trained to win arguments. They look at reported cases and ask: *how did the court interpret this wording?*

That perspective is valuable – but it can also mean that lawyers are drafting contracts while looking in the rear-view mirror. If the wording was litigated, that might be because it wasn't sufficiently clear and certain in the first place.

My approach is different.

I prefer to **remove the garden rakes before someone steps on them**.

The aim is simple: say clearly what the client intends the policy to do, to avoid the fight altogether.

For more information, you may click [here](#) for Grant Pilkington's CV or contact Grant for any assistance.

Grant Pilkington



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