

## Past Winners of the Rutter Medal

- **2025 Mr James O'Hara FCII, Chartered Insurance Broker** – James was awarded the Rutter Medal for 2025 with the prize money of £1,000. James's Fellowship contained a major achievement entitled: "To what extent has the coronavirus pandemic influenced how the insurance industry is dealing with the issue of consumer vulnerability?"
- **2024 Miss Imogen Mills FCII** – Imogen was awarded the Rutter Medal for 2024 with the prize money of £1,000. Imogen's Fellowship contained a major achievement entitled: "Could ESG-related risks cause an increase in D&O claims for CNA Hardy, and how can they improve their underwriting considerations to potentially reduce their exposure?"
- **2023 Mr Michael Ryan, Chartered Insurer** – Michael was awarded the Rutter Medal for 2023 with the prize money of £1,000. Andrew's Fellowship contained a major achievement entitled: "Race against the machine: Should the insurance industry embrace or fear Artificial Intelligence?"
- **2022 Mr Andrew James John Mackenzie, Chartered Insurer** – Andrew was awarded the Rutter Medal for 2022 with the prize money of £1,000. Andrew's Fellowship contained a major achievement entitled: Non-compliance with the IMO-2020 0.5% Sulphur Cap: Are there grounds for vessel unseaworthiness, illegality and resulting underwriting defences under marine insurance contracts?
- **2021 Amy Elizabeth Pearson FCII, Chartered Insurance Broker** – Amy was awarded the Rutter Medal for 2021 with the prize money of £1,000. Amy's Fellowship contained a major achievement entitled: "Brexit – Good for our Industry? Will Brexit's impact be better or worse for the London Market?"
- **2020 Mr Guy Charles Morgan FCII, Chartered Insurer** – Guy was awarded the Rutter Medal for 2020 with the prize money of £1,000. Guy's Fellowship contained a major achievement entitled "An Enquiry and analysis into the reasons for revision to the Discount Rate, what has been the effect and impact on the Insurance Market of the revision to the Discount Rate in the evaluation of Personal Injury Claims?"
- **2019 Miss Gemma Johnson FCII** – Gemma was awarded the Rutter Medal for 2019 with the prize money of £1,000. Gemma's Fellowship contained a major achievement entitled "The Creation of a New Cost Efficient Service Model Using Virtual Underwriting Teams"
- **2018 Mr Jason Byrne FCII, Chartered Insurer** - Jason was awarded the Rutter Medal for 2018 with the prize money of £1,000. Jason's Fellowship contained a major achievement entitled "Report on a major project that brings about change in a commercial capacity"
- **2017 Miss Shabnam Huq FCII, Chartered Insurer** - Shabnam was awarded the Rutter Medal for 2017 with the prize money of £1,000. Shabnam's Fellowship contained a major achievement entitled "The Texas Progressive Claim Syndrome – What does it mean for the Insurance Industry?"
- **2016 Ms Anne Dalton FCII, Chartered Insurance Broker** - Anne was awarded the Rutter Medal for 2016 with the prize money of £1,000. Anne's Fellowship application contained a major achievement entitled "Credit Insurance in Ireland - Underutilised, Ignored or Misunderstood?"
- **2015 Mr Airell Costantino FCII, Chartered Insurer** - Airell was awarded the Rutter Medal for 2015 with the prize money of £1,000. Airell's Fellowship application contained a major achievement entitled "From scrapbook to policy booklet - steps on how to create a new business policy through research and knowledge"

- **2014 Mr Joseph Mellen FCII, Chartered Insurer** - Joseph was awarded the Rutter Medal for 2014 with the prize money of £1,000. Joseph's Fellowship application contained a major achievement entitled "Global Programme Capability and the Subscription Market at Lloyds"
- **2013 Mr Sunil Parmar FCII, Chartered Insurer** - Sunil was awarded the Rutter Medal for 2013 with the prize money of £1,000. Sunil's Fellowship application contained a major achievement entitled "Do Catastrophe Bonds strengthen or weaken the Reinsurance Marketplace?"
- **2012 Mrs Lama Sweis FCII, Chartered Insurance Broker** - Lama was awarded the Rutter Medal for 2012 with the prize money of £1,000. Lama's Fellowship application contained a major achievement entitled "The Emergence of Nuclear Risks in the Arab World: To what extent can these be insured?"
- **2011 Mr Kennedy Odenyo FCII, Chartered Insurer** - Kennedy was awarded the Rutter Medal for 2011 with the prize money of £1,000. Kennedy's Fellowship application contained a major achievement entitled "Micro insurance in Kenya - will this increase local insurance penetration"
- **2010 Mr A P Groves FCII, Chartered Insurer** - Alan was awarded the Rutter Medal for 2010 with the prize money of £1,000. Alan's Fellowship application contained a major achievement entitled "Capital markets convergence a short term fix or a long term partnership?"
- **2009 Mrs J Staniforth FCII Chartered Insurance Broker** - Janice was awarded the Rutter award for 2009 with the prize money of £1,000. Janice's Fellowship application contained a major achievement entitled "Compliance in General Insurance Broking - has FSA regulations improved working practices?"
- **2008 Mr C A Beaton FCII Chartered Insurer** - Callum was awarded the Rutter award for 2008 together with a prize of £1,000. Callum's Fellowship application contained a major achievement dissertation entitled "Has captive insurance truly earned its place in risk financing?"
- **2007 - Mr M N Davidson FCII, Chartered Insurance Practitioner** - Martin was awarded the Rutter award for 2007 together with a prize of £1,000. Martin's Fellowship application contained a major achievement dissertation entitled: "Where do the boundaries to FSA regulation of general insurance mediation lie?"
- **2006 - Mr B K Haddadeen FCII, Chartered Insurer** - Basem was awarded the Rutter award for 2006 together with a prize of £1,000. Basem's Fellowship application contained a major achievement dissertation entitled "Insurance online: Are Insurers making the best out of the Web?"
- **2005 - Miss I Pilavakis FCII, Chartered Insurer** - *Ianthi* was awarded the Rutter award for 2005 together with a prize of £1,000. Ianthi's Fellowship application contained a major achievement dissertation entitled "Is the success of Bancassurance in Cyprus under threat because of Cyprus's accession to the European Union"
- **2004 - Sue Brear FCII, Chartered Insurance Practitioner** - Sue was awarded the Rutter award for 2004 together with a prize of £1,000. Sue's award winning Fellowship application contained a major achievement project entitled "Development of Strategic Alliances within the Supplier Chain".
- **2003 - Olaniyi S Onifade FCII, Chartered Insurer** - Olaniyi S Onifade was awarded the Rutter medal and a prize of £1,000 for his dissertation entitled 'An examination of the Nigerian public services system'.

- **2002 - Donna Young FCII, Chartered Insurer** - Donna Young was awarded the Rutter award for 2002 together with a prize of £1,000. Donna's award winning Fellowship application contained a major achievement dissertation entitled 'Satellite Pre-Launch Insurance'.
- **2001 - James Morrison FCII, Chartered Insurer** - James Morrison was awarded the Rutter medal and a prize of £1,000 for his dissertation entitled 'Calling time for Employers' liability Insurance. A study of call centre operations and their risk management.
- **2000 - Lloyd Clark-Morris FCII, Chartered Insurer** - Lloyd Clark-Morris was awarded the Rutter medal and a prize of £1,000 for his dissertation entitled 'Rising water tables - the responsibility of insurers in the face of this potentially catastrophic problem'. This was published in the Journal of Insurance research and practice Vol 15 pt 2 (July 2000), p47-53.
- **1999 - Mr F Oppong Yeboah FCII, Chartered Insurer** - He was a manager at the State Insurance Company of Ghana Limited, in Accra, Ghana. Mr Yeboah was awarded the Rutter medal and a prize of £1,000 for his dissertation entitled 'The effect on the marine portfolio in the Ghanaian insurance market of rice and sugar in bags'.
- **1998 - Gail Stephen FCII, Chartered Insurer** - She was a senior pensions consultant at the Scottish Life Assurance Company and a member of the Insurance Institute of Manchester. Gail Stephen was awarded the Rutter medal and a prize of £1,000 for her dissertation entitled 'A consideration of the law and practice relating to pension rights on divorce'.
- **1997 - Neal Writer FCII, Chartered Insurer** - Neal Writer was awarded the Rutter medal and prize of £1,000 for his dissertation entitled 'The 1995 Environment Act. A threat to property owners and their Insurers'. (Journal of the Society of Fellows, v 12 pt 2, Jan 1998).