

Professor Özlem Gürses

King's College London
School of Law
Somerset House East Wing
London WC2R 2LS
Email: ozlem.gurses@kcl.ac.uk

EDUCATION

- | | |
|------------------|--|
| 2006-2009 | PhD in Law, University of Southampton, UK |
| 2005-2006 | LLM in Maritime Law, University of Southampton (Distinction), UK |
| 2002-2004 | LLM (Public Law), University of Istanbul, Turkey |
| 1997-2001 | LLB, Faculty of Law, University of Istanbul, Turkey |

PROFESSIONAL EXPERIENCE

- | | |
|---------------------|---|
| 2020-present | Professor of Commercial Law, King's College London, UK. |
| 2016-2020 | Reader in Law, King's College London, UK |
| 2011-2016 | Associate Professor in Law, University of Southampton, UK |
| 2009-2010 | Lecturer in Law, University of East Anglia, UK |
| 2002-2005 | Research Assistant, University of Istanbul, Turkey |

MEMBERSHIP – EXTERNAL

Vice – chair : British Insurance Law Association

Presidential Council of International Insurance Law Association of AIDA (UK representative)

Chair: Reinsurance Working Party of AIDA

Society of Legal Scholars

Academic Fellow: Centre for Maritime Law, National University of Singapore

PUBLICATIONS

BOOKS

- 1) Edward Elgar Encyclopedia on Maritime and Oceans Law, Editor of Vol 4, Marine Insurance Law.
- 2) Insurability of Emerging Risks – Law, Theory and Practice (co-editor with Professor B Soyer), Bloomsbury, 2025.
- 3) Edward Elgar Research Handbook on Marine Insurance Law (editor) 2024.
- 4) Marine Insurance Law, – 3rd ed, 2023, Routledge.
- 5) The Law of Compulsory Motor Vehicle Insurance, Informa, 2019
- 6) Reinsuring Clauses, Informa, (1st ed 2010), 2nd ed. forthcoming, 2025.

RECENT BOOK CHAPTERS / JOURNAL ARTICLES

- 1) ‘Co-insured’s subrogation immunity – How to express it, and not to draft the underlying contract to make sure it arises. (Conference paper presented at Swansea Colloquium in September 2024, the conference papers will be published by Informa in 2025).
- 2) ‘Public Private Partnerships: Providing Capital for Un-affordable Insurance Risks’, *Insurability of Emerging Risks – Law, Theory and Practice*, 2024, Chapter 1, pp 9-31.
- 3) ‘Demystifying Insurtech’ *Cambridge Handbook of Private Law and AI*, ed by Phillip Morgan and Ernest Lim, CUP, 2024, Chapter 24, pp 534-557.
- 4) ‘Scuttling, fortuity, and marine perils – from the mortgagee’s and the cargo owner’s points of view’. *Edward Elgar Research Handbook on Marine Insurance Law*, ed by Ozlem Gurses, 2024, Chapter 5, pp 87-108.

- 5) 'Insurance of Commodities Fraud', *Fraud and Risk in Commercial Law*, ed by Davies/Tjio, Bloomsbury, 2024, Chapter 12, 239-258.
- 6) 'The Proximate Causes of Loss' Chapter 7, *Modern Law of Marine Insurance*, Vol 5, ed by R Thomas, Informa, 2023, 170-188.
- 7) 'Reinsuring Pandemics: The Role of Government and Public Private Partnerships Between Reinsurers and Governments', (2023) *The Geneva Papers on Risk and Insurance- Issues and Practice*. 41288, 290 (co-authored with S Eggleton)
- 8) 'Section 11 of the Insurance Act 2015: When does a term define the risk as a whole in an insurance contract?' [2020] *Journal of Business Law*, 184-201
- 9) 'Marine Insurance' Chapter of *Maritime Law* by the Institute of Maritime Law, University of Southampton, 2020, Routledge.
- 10) 'The role of insurance in the offshore oil and gas operations', in *Managing the Risk of Offshore Oil and Gas Accidents*, ed by Handl/Svendsen, Edward Elgar Publishing, 2019, 354-382
- 11) 'Insurers' subrogation rights against a contractual beneficiary' [2017] *Journal of Business Law*, Issue 7, 556-574
- 12) 'Insurance Contracts after the Insurance Act 2015', *Law Quarterly Review*, 2016, 132(Jul), 445-469 (co-authored with Rob Merkin).
- 13) 'What does 'utmost good faith' mean'? *Insurance Law Journal* (Australia), 2016 (27), 124
- 14) 'The Insurance Act 2015: Rebalancing The Interests of Insurer and Assured', *Modern Law Review*, 2015, Vol.78, 1004-1028 (co-authored with Rob Merkin).

CASE NOTES

- 1) *The Win Win* : Marine Insurance Claim under the Insurance Act 2015, Lloyd's Shipping and Trade Law, 2024, Vol.24, Issue 5, pp 4-7
- 2) The Supreme Court on Business Interruption Insurance and COVID-19: *Financial Conduct Authority v Arch Insurance (UK) Ltd* [2021] UKSC 1 King's Law Journal, Vol 32, 2021, 71-83
- 3) *Equitas Insurance Ltd v Municipal Mutual Insurance Ltd*: The Fairchild Enclave and allocation of losses in reinsurance, *Insurance Law Journal*, 2019 (32), 1-7
- 4) *Concurrent Causes Explained*, Lloyd's Shipping and Trade Law, July/August 2020, 1-4
- 5) *Covid-19-related business interruption claims – FCA test case* Lloyd's Shipping and Trade Law, September 2020, 1-4.
- 6) *Did the coronavirus or the fear of its spread cause millions of assureds' losses?* Insurance Day, July 2020

- 7) 'Loss of', 'loss to' or, 'physical loss or damage to property'? Insurance Day, July 2020
- 8) The FCA test case (*Financial Conduct Authority v Arch Insurance (UK) Ltd* [2020] EWHC 2448 (Comm)) explained. Insurance Day, September 2020

BOOK REVIEWS

- 1) Causation in Insurance Contract Law, 2nd ed., Meixian Song, Informa law from Routledge, 2024, JIML, forthcoming.
- 2) Riley on Business Interruption Insurance, 12th ed, J.B.L. 2022, 7, 624-628
- 3) Insurance Claims, A. Padfield QC, 5th ed, Bloomsbury, BILA Journal, 2021

RESEARCH FUNDS

I was successful in applying for some small research grants. At Southampton University we investigated flood insurance with the support of the fund awarded by the University. At King's College London I was successful in my application for, for instance, a collaboration fund with Professor Armbruster from Freie University Berlin. The workshop we organised then led us to edit 'Insurability of Emerging Risks – Law, Theory and Practice' (co-editor with Professor B Soyer), Bloomsbury, 2025.

Last summer I was awarded £4000 by King's Global Partnership Award to conduct research with Dr Zofia Bednarz on AI and insurance. We worked with two research assistants and organised a Workshop at the University of Sydney. With the findings of that project, I have now applied to British Academy for its Small Research Grants (£10,000). Currently I am awaiting the outcome of my application.

I was also successful in my bid to Society of Legal Scholars in the UK for their research support fund to organise a conference on 'tort and insurance law' at King's College London in May 2025.