

# Anna Gotts

Call: 2001

'Anna is an extremely bright and capable barrister, with extensive knowledge and experience of insurance and reinsurance matters. Not only is she exceptionally good at identifying points that will appeal to the court, she is also able to deliver them in an easy, authoritative and persuasive way. Highly regarded and in demand, Anna works equally well on her own and as part of a larger team.'

Insurance and Reinsurance, Legal 500 2026



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Anna Gotts has a broad commercial practice, with a particular emphasis on insurance, reinsurance and international arbitration, where she is recognised as a leading junior.

Anna is instructed across a wide variety of commercial disputes and undertakes a broad range of advocacy and advisory work, both on her own and as a junior. She has appeared in the Privy Council, the Court of Appeal, the Commercial Court, county courts and in many international arbitrations (including LMAA, LCIA and ICC).

Anna's highlighted cases include **Quadra Commodities S.A. v XL Insurance Company SE** [2022] EWHC 431 (Comm), [2023] EWCA Civ 432 (both at first instance and in the Court of Appeal), now the leading case on insurable interest; **Galantis (Respondent) v Alexiou and another (Appellants) (Bahamas)** [2019] 1 WLR 3636, an appeal to the Privy Council concerning the scope of the oppression remedy; **Mamancochet Mining Ltd v Aegis Managing Agency Ltd (and others)** [2018] 2 Lloyd's Rep. 441, an expedited insurance claim arising out of US sanctions against Iran; and **Aircraft Purchase Fleet Limited v Compagnia Aerea Italiana S.p.A.** [2018] EWHC 3315 (Comm), an aviation dispute involving the former operator of the Alitalia airline.

Anna was also instructed by contingent all risks insurers in preparation for the 2024 mega-trial involving stranded Russian aircraft (**Merx Aviation Servicing Ltd v Chubb European Group SE and Others**) and is currently representing **Reed Smith LLP** in well-publicised proceedings involving a sanctioned shipping entity and **Barclays Bank Plc**.

Anna is described in the Legal 500 as 'ferociously intelligent' and 'very hard-working' with a 'strong eye for detail'. She has an 'excellent technical knowledge of insurance coupled with an impressive work ethic' and provides 'clear, practical advice' whilst being 'able to think quickly and deal with changing circumstances both on paper and at court.' She is 'One to watch in the years to come'.

## Expertise

### Insurance & Reinsurance

Anna is a leading insurance junior who is regularly instructed in high-profile insurance disputes. She has a loyal following of solicitors

who routinely seek her advice on aspects of coverage and validity across a variety of policies. Described as having an 'excellent technical knowledge coupled with an impressive work ethic', Anna has gained an impressive familiarity with the sort of complex commercial issues that underlie many insurance disputes including sanctions, corporate frauds, tax avoidance schemes, pensions mis-selling, IPOs, de-SPACs and repo transactions (among others). She regularly advises upon the scope of coverage and exclusion clauses, upon the application of claims conditions and upon issues of aggregation, allocation, subrogation and avoidance. She is also frequently instructed in cases involving brokers' negligence.

In recent months, Anna has been instructed in property insurance disputes arising out of the seizure of property by the Taliban and liability insurance disputes arising out of well-known corporate frauds, as well as cases involving HMRC disputes and adverse FOS decisions. She was instructed by contingent all risks insurers in preparation for the mega-trial involving stranded Russian aircraft (**Merx Aviation Servicing Limited v Chubb European Group SE and others**) and enjoyed recent success before the Court of Appeal in **Quadra Commodities SA v XL Insurance Company SE and others**, now the leading case on insurable interest.

### Selected recent cases:

- An arbitration (fixed for 2025) under a trade credit insurance policy involving structured trade transactions, led by Jawdat Khurshid KC.
- Various coverage disputes (2024) under liability policies involving corporate frauds, mortgagee redress schemes, unsuitable pensions advice, US securities litigation, SFO investigations and HMRC disputes, at times led by Andrew Wales KC.
- A consumer coverage dispute (2024) under a Lack of Planning and Buildings Regulations Consent Policy.
- An arbitration (2024) under a political violence insurance policy involving the loss of fuel to the Taliban, led by Jawdat Khurshid KC.
- Advisory work involving brokers' alleged negligence (2023/2024)
- **Quadra Commodities SA v XL Insurance Company SE and others** [2022] EWHC 431 (Comm), [2023] EWCA Civ 432, [2023] EWCA Civ 432 (CA), now the leading case on insurable interest, led by Jawdat Khurshid KC.
- **Amira Nature Foods Limited v Endurance Worldwide Insurance Limited** [2023] 3 WLUK 475, a claim under a D&O policy which Anna had struck out.
- Various coverage disputes (2023) under liability policies involving de-SPAC transactions, falsified funding applications, allegations of fraud, conversion and breach of contract.
- Various coverage disputes (2023) involving tax avoidance schemes, deliberate and criminal acts and a well-known UK public disaster (the latter led by Andrew Wales KC).
- A coverage dispute (2023) under Financial Services Industry Policies raising issues of attachment, aggregation, excess and reinstatement, led by Andrew Wales KC.
- A reinsurance arbitration (2022) arising out of the 9/11 terrorist attacks, led by Stephen Hofmeyr KC.
- A coverage dispute (2022) arising under a Mortgagee's Interest Insurance Policy, led by Peter MacDonald Eggers KC.
- An LCIA trade credit insurance arbitration (2021), led by Siobán Healy KC.
- An LCIA arbitration (2021) under a D&O policy concerning the effect of US sanctions, led by Jawdat Khurshid KC.

### Selected earlier cases:

- **Mamancochet Mining Ltd v Aegis Managing Agency Ltd (and others)** [2018] EWHC 2643 (Comm), [2018] 2 Lloyd's Rep. 441, an expedited claim under a marine cargo insurance policy, raising the application of US sanctions against Iran, led by Jawdat

Khurshid KC.

- An arbitration concerning the recovery of costs under the Third Parties (Rights Against Insurers) Act 2010.
- A reinsurance arbitration concerning a sue and labour clause, as junior counsel.

## General Commercial Disputes

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Anna is routinely instructed in a wide range of high-profile cases and has appeared in the Commercial Court, the Court of Appeal and the Privy Council in complex commercial disputes relating to companies, commodities, insurance contracts, the international carriage of goods as well as professional negligence. Anna is currently representing **Reed Smith** in well-publicised proceedings involving a sanctioned entity and **Barclays Bank plc** and was successful as junior counsel before the Court of Appeal in **Quadra Commodities SA v XL Insurance Company SE**, now the leading case on insurable interest and highly relevant to the international sale of goods. Anna's success in **Mamancochet Mining Ltd v Aegis Managing Agency Ltd (and others)** has seen her instructed in other sanctions-related disputes and she is currently involved in proceedings against a European municipality for breach of a supply contract.

### Selected recent cases:

- **Virgo Marine v Reed Smith LLP v Barclays Bank** (2024), an ongoing claim for the recovery of funds held in escrow, raising allegations of breach of contract, professional negligence and the application of US sanctions.
- Advisory work (2024/2024) concerning brokers' alleged negligence.
- **Amira Nature Foods Limited v Endurance Worldwide Insurance Limited** [2023] 3 WLUK 475, an insurance claim which Anna had struck out.
- **Galantis (Respondent) v Alexiou and another (Appellants) (Bahamas)** [2019] 1 WLR 3636, an appeal to the Privy Council concerning the scope of the oppression remedy, led by Stephen Hofmeyr KC.
- **Mamancochet Mining Ltd v Aegis Managing Agency Ltd (and others)** [2018] EWHC 2643 (Comm), [2018] 2 Lloyd's Rep. 441, an expedited claim under a marine cargo insurance policy, raising the application of US sanctions against Iran, led by Jawdat Khurshid KC.
- **Aircraft Purchase Fleet Limited v Compagnia Aerea Italiana S.p.A.** [2018] EWHC 3315 (Comm). Anna was part of a team of counsel (led by Gavin Kealey KC) who successfully defended a US\$260m claim for damages by Aircraft Purchase Fleet Limited ("APFL") on behalf of the former operator of the Alitalia airline.

### Selected earlier cases:

- A dispute concerning the duties owed by a Self-Invested Personal Pension operator both at common law and under COBS.
- An arbitration arising out of the non-performance of shipments under a COA, led by Stephen Hofmeyr KC.
- An arbitration arising out of a contract for the construction of port facilities, led by Robert Bright KC.
- A €130m ICC arbitration arising out of the supply of steel for use in a subsea pipeline, led by Stephen Hofmeyr KC.
- An arbitration involving claims for conspiracy to injure and wrongful Rule B attachment, led by Richard Southern KC.

## International Arbitration

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Anna is a leading junior in the field of international arbitration, representing clients from Europe, the Americas and Asia. She is currently instructed in an LCIA arbitration concerning afloat “repo” transactions and in an insurance coverage dispute proceeding before the Hong Kong International Arbitration Center. Other notable LCIA arbitrations have involved the application of international sanctions, *a claim arising out of the Afghanistan conflict and a claim by a multinational bank against Singapore trade-credit insurers.*

### Selected cases:

- An LCIA Arbitration (2024) under a political violence insurance policy involving the loss of fuel to the Taliban, led by Jawdat Khurshid KC.
- Advisory work (2022-2024) in connection with an insurance dispute proceeding before the Hong Kong International Arbitration Center.
- An LCIA arbitration (2021) involving a claim on a trade credit insurance policy, led by Siobán Healy KC.
- An LCIA arbitration (2021) involving a claim on a D&O policy and the application of US sanctions against Russian individuals, led by Jawdat Khurshid KC.
- A €130m ICC arbitration (2015) arising out of the supply of steel for use in a subsea pipeline, led by Stephen Hofmeyr KC.
- A US\$50m ICC arbitration (2013) concerning oil exploration and production rights in which Anna acted for a Middle East Government, led by Rebecca Sabben-Clare KC.

## Professional Negligence

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Anna has a solid practice in professional negligence, with a particular emphasis on disputes involving insurance and reinsurance brokers. She is regularly instructed to advise upon the professional duties owed by brokers and sub-brokers to insureds and third parties alike. She is also currently representing **Reed Smith LLP** in its high-profile dispute with a sanctioned entity who alleges that it acted negligently and in breach of its professional and regulatory duties.

### Selected recent cases:

- **Virgo Marine v Reed Smith LLP v Barclays Bank** (2024), *an ongoing claim for the recovery of funds held in escrow.*
- *Advisory work (2023/2024) concerning brokers' alleged negligence.*

## Shipping & Commodities

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Anna has extensive experience of all kinds of dry shipping disputes including those under charterparties, bills of lading, FOB and CIF contracts. She is also regularly instructed in disputes concerning the trade, carriage and storage of commodities.

### Selected recent cases:

- **Quadra Commodities SA v XL Insurance Company SE and others** [2023] EWCA Civ 432 (CA), a claim under a marine cargo policy

for the loss of grain from Ukrainian warehouses, led by Jawdat Khurshid KC.

- Advisory work (2023) following the obstruction of the Suez Canal by the Ever Given
- An LCIA arbitration (2021) involving a claim on a trade credit insurance policy for loss sustained in connection with contracts for the sale of goods, led by Siobán Healy KC.

## Selected earlier cases:

- An arbitration (2019) concerning the alleged excessive generation of boil-off gas by LNG vessels under time charter, led by Stephen Hofmeyr KC.
- A €130m ICC arbitration (2015) arising out of the supply of steel for use in a subsea pipeline, led by Stephen Hofmeyr KC.
- A time charter dispute arising out of tank damage sustained following the shipment of phosphoric acid, led by Charles Priday.
- An arbitration arising out of the non-performance of shipments under a COA, led by Stephen Hofmeyr KC.
- A US\$ 6m unsafe port claim arising out of the collision and detention of a vessel by authorities in Bangladesh, led by Charles Priday.
- *The Aconcagua* [2010] 1 Lloyd's Rep. 1, a claim arising out of the explosion of a dangerous and negligently stowed cargo, led by Robert Bright KC.
- A multi-party shipping dispute concerning the proper allocation of responsibility for loss and damage caused by a failure properly to load, stow and secure, led by Richard Lord KC.

## Energy & Natural Resources

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Energy represents a growing area of Anna's work.

### Selected cases:

- A €130m ICC arbitration relating to the supply of steel plates for use in a subsea pipeline, led by Stephen Hofmeyr KC.
- A US\$50m ICC arbitration concerning oil exploration and production rights in which Anna acted for a Middle East government, led by Rebecca Sabben-Clare KC.
- An LCIA arbitration concerning the termination of a 3D seismic acquisition contract.
- An ICC arbitration arising out of a consultancy agreement concluded in connection with a Middle East gas to liquids project.
- A US\$2billion ICC arbitration concerning rights under an oil production sharing agreement in which Anna acted for a Middle East government, led by Alistair Schaff KC.

## Sanctions

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Anna is currently representing **Reed Smith** in a claim brought against it by a sanctioned entity, raising issues as to the application of US sanctions and the Retained Blocking Regulation. Anna was also involved in **Merx Aviation Servicing Limited v Chubb European Group SE and others** and in other leading cases concerned with the alleged loss of aircraft leased to Russian airlines following the imposition of sanctions against Russia.

## Other cases include:

- An insurance arbitration (2021) concerned with the effect of US sanctions against Russian individuals, led by Jawdat Khurshid KC.
- *Mamancochet Mining Ltd v Aegis Managing Agency Ltd (and others)* [2018] EWHC 2643 (Comm), [2018] 2 Lloyd's Rep. 441, an expedited claim under a marine cargo insurance policy, raising the application of US sanctions against Iran, led by Jawdat Khurshid KC.

## Company & Partnership

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- *Galantis (Respondent) v Alexiou and another (Appellants) (Bahamas)* [2019] UKPC 15, an appeal to the Privy Council concerning issues of statutory construction and the scope of the oppression remedy, led by Stephen Hofmeyr KC.

## Education

University College, Oxford: BA Jurisprudence (1999); College of Law, London: Bar Vocational Course (2001).

During her time at Oxford, Anna was awarded an Exhibition Scholarship and the Alan Urbach Memorial Prize for Jurisprudence. Anna was also made a Lincoln's Inn Hardwicke Entrance Scholar and a Lincoln's Inn Sunley Scholar in 2000.