



Simon Kilgour

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Areas of Practice

Litigation | Insurance and Reinsurance

Simon Kilgour is a Partner in the Litigation and Insurance/Reinsurance Practices at Smith, Gambrell & Russell, LLP.

Mr. Kilgour represents reinsurers in high-stakes, complex claims and navigates non-standard coverage disputes and market challenges. Over his impressive 30-year career, he has litigated and arbitrated numerous high-profile market disputes, many involving tens to hundreds of millions of pounds. His cases often have an international element, involving global reinsurance markets. Clients value his deep knowledge of insurance law and his strategic, measured approach to dispute resolution.

In addition to his litigation experience, Mr. Kilgour regularly advises reinsurers, brokers, and corporate insureds on a wide variety of non-contentious insurance matters. He supports clients across numerous lines of business, including casualty, contingency, life, credit, and specialty insurance, as well as in insurance due diligence for mergers and acquisitions.

Mr. Kilgour is also recognized as a leading innovator in the reinsurance space. He is the creator of ReWord, an award-winning reinsurance clause database used by more than 25 reinsurers and brokers worldwide. He also helped develop Contract Quality, an automated contract review tool that has won multiple awards, including the British Legal Award for Innovation in 2015.

Mr. Kilgour earned his law degree from St Anne's College, Oxford University, graduating with a 2:1 in Jurisprudence.

Representative Experience

- Lloyd's litigation, defending members and managing agents including at trial over the conduct of LMX and long-tail reinsurance underwriting.

- Unicover and PA Workers Comp spirals, led a team defending a North American reinsurer's interests with this major market problem involving multiple litigations and arbitrations internationally over several years.
- Advising various clients in connection with reinsurance issues arising from the Russian aviation leasing litigations in England, Ireland and the US.
- International D&F claims, regular appointments in connection with large risk losses worldwide and involving power, processing, manufacturing, transportation, hotel and leisure, marine and aviation risks.
- Natural catastrophes, frequent advice to (re)insurers in connection with major market losses including Caribbean and US Hurricanes, Typhoons, New Zealand Earthquakes, Australian and Thai floods, North American wildfires and Covid19.
- Credit Insurance, advice to corporates, banks and insurers. Shortlisted for Insurance Transaction of the Year 2019.
- Life (re)insurance and specialty lines including casualty, contingency, jewellers' block.
- Insurance due diligence for M&A.
- ReWord, designed award winning reinsurance clause database used by over 25 reinsurers and brokers worldwide.
- Contract Quality for reinsurance, in collaboration with Adsensa, designed automated checks for reinsurance contract wordings and winning as a result the British Legal Award for Law Firm Innovation in 2015.

Admissions

England

Wales

Languages

English

French

Memberships

BILA

Rye & Woburn G.C.

Awards and Recognitions

Chambers UK Guide (2025, 2026), Insurance: Contentious Claims & Reinsurance

British Legal Award for Innovation, 2015

Legal 500, Insurance and Reinsurance Litigation, 2012

British Insurance Award for Technology, 2009