

# Kevin Harding

FCA and CEDR Accredited Mediator



*“Kevin’s patient and calm manner fostered an environment of trust with all parties involved”*

## Introduction

Kevin has been involved in commercial dispute resolution for over 30 years. He is a Fellow of the Institute of Chartered Accountants in England & Wales and for most of his career specialised as a forensic accountant, working on large insurance claims, commercial disputes and fraud investigations. He regularly acted as an accounting Expert Witness in litigation cases and gave evidence in The High Court.

Kevin has extensive experience of reviewing claims made under Business Interruption, Property, Professional Negligence, Cyber and Directors & Officers insurance policies. His commercial dispute experience includes Breach of contract, Breach of regulations and Shareholder / Partnership conflicts.

Kevin is a CEDR Accredited Mediator and established Kevin Harding Mediation in 2025 to offer commercial mediation services. He is also a Volunteer Community Mediator for the charity Devon Mediation Services, which supports Devon & Cornwall Police and local housing associations.

## Dispute experience

Kevin has been involved in the negotiation of hundreds of insurance claims and numerous commercial disputes and has had the privilege of sitting in the boardrooms of well-known UK and international companies. Through this work, he has had exposure to a wide range of industry sectors, including manufacturing, aerospace, utilities, hospitality and retail.

Examples of his dispute experience include:

- Negotiation support for one party in a shareholder dispute regarding the future direction and ownership of a family wine business. Kevin assisted the party to review submissions and valuations and to consider different ownership options and outcomes. In particular, he helped the party explore their emotions in respect to continuing to be involved in the business and how they would react to certain challenges and scenarios during negotiations with the other party.
- Facilitation of a joint meeting between four separate food bank charities serving the same Devon community, to address perceived conflicts and to explore opportunities for better communication and sharing of resources. Kevin held individual meetings with each charity to understand their services and motivations and gained their agreement to all meet and work on better communication going forward.
- Participation in the mediation of a claim for broker negligence relating to the denial of business interruption insurance cover for a 100-year-old boutique hotel. This was a three-party mediation involving the hotel, the hotel's property insurers and the broker's professional indemnity insurers. Whilst the claim did not settle at the mediation, further actions were agreed by the parties and agreement was reached in the subsequent weeks.
- Participation in a mediation concerning the denial of insurance coverage for loss of livestock, which were put down due to severe flooding on a farmers' land. Following extensive discussions regarding whether the livestock and the consequential losses were covered by the policy, settlement of the claim was achieved at the mediation.
- Participation in the mediation of a subrogation claim to recover the property and consequential losses suffered by a magazine printing company following a fire on one of their Heidelberg presses. A third-party claim was made against the manufacturer of a refurbished roller which allegedly caused the fire and settlement was agreed at the mediation.
- Participation in a mediation for a civil claim against HMRC made by three company directors for damages due to the alleged wrongful seizure of business assets and the freezing of their personal assets. The mediation was unfortunately unsuccessful and the case continued trial.

## Examples (continued):

- Involvement in an ICC Arbitration in Kuwait, relating to the alleged wrongful termination of an exclusive distribution agreement with an international pharmaceutical company.
- Participation in a mediation of a claim for loss of profit brought by a transport company as a result of a fire at their premises. Settlement of the claim was agreed at the mediation.
- Participation in a mediation of a claim for loss of profit brought by a transport company as a result of a fire at their premises. Settlement of the claim was agreed at the mediation.
- Involvement in the negotiation of a cyber-business interruption loss for a high street retailer arising from a failed system upgrade, including consideration of the service contract with the third-party IT supplier and possible subrogation claim.
- Involvement in the negotiation of a cyber-business interruption loss following a targeted ransomware attack on a high street fashion retailer, which locked all users out of their IT, accounting and commercial systems.
- Participation in many settlement meetings and negotiations for business interruption insurance claims, over 25 years, involving well-known high street supermarkets, department stores, chemists, pubs and hotel chains due to both physical and non-physical damage such as fire, or flooding, COVID-19.
- Involvement in the negotiation of Variances for a Construction Project between the main contractor and a University Hospital for the development and expansion of the hospital.
- Mediation of a neighbour dispute involving noise and anti-social behaviour, on behalf of a local housing association in Cornwall. This involved private meetings with the individuals and getting their agreement to come together for a joint meeting.
- Mediation of a neighbour dispute involving a dog attack, noise and anti-social behaviour, on behalf of a local housing association in Cornwall. This involved private meetings with the individuals and getting their agreement to come together for a joint meeting.

## Personal style

As a former forensic accountant and expert witness, Kevin brings a unique skill set and experience base to the mediation process. In addition to his strong financial and analytical skills, Kevin has always been interested in people and learning about the drivers of their businesses and industries.

When he handled large commercial insurance claims, he learned early in his career that if you could get behind the issues and numbers and understand the different interests in the room, you could often unlock an impasse. He was regularly parachuted in to progress difficult claims and his first task was to build trust - both with the policyholder and the insurance team he was coming in to support.

This experience underpins Kevin's approach to mediation. In the early stages, he takes time to get to know the parties, their businesses and motivations. However, he believes in keeping momentum, exploring creative options and driving the mediation to a commercially acceptable solution. He is not afraid to ask a "silly" question, or in fact a challenging one, to help the parties achieve this.

Kevin is happy to stay late into the evening to help the parties reach agreement. However, he much prefers to get the mediation moving earlier in the day. With this aim, his approach generally becomes more direct as the mediation progresses. He is also not afraid to call time or suggest alternatives if he feels the parties have genuinely exhausted all possible options of agreement.

Kevin brings energy, enthusiasm and positivity along with his experience of working with a wide range of people across many industries and cultures.

## Client testimonials

*"Over a few sessions Kevin took the heat and emotion out of the situation, posed questions and scenarios based on the circumstances and helped us explore the ramifications and how we would feel if the negotiations went in different directions."*

*Fiona Bailey - Family wine business*

*"I always found Kevin a pragmatic and sensible adversary. Totally professional and ... always a pleasure to deal with. He also showed a real interest in the claimant's business and the dynamics that underpinned it."*

*Jonathan Samuelson - Harris Balcombe*

*“Kevin was always highly professional, with the ability to break down difficult problems and propose pragmatic solutions. His patient and calm manner fostered an environment of trust with all parties involved.”*

*Andrew Ingram - John Lewis Partnership*

*“Kevin consistently went the extra mile, combining technical rigour with a calm, collaborative approach.”*

*Andrew Herring - Pinsent Masons*

## Professional background and education

- **FCA** - Fellow of the Institute of Chartered Accountants in England and Wales
- **CEDR Accredited Mediator** - Centre for Effective Dispute Resolution
- **CMC Associate Mediator** - Associate member of the Civil Mediation Council
- **BSc (Hons)** - Combined Mathematics and Chemistry from Exeter University

## Other roles

In addition to being the principal of Kevin Harding Mediation, Kevin holds or has held the following roles:

### **Devon Mediation Services**

Voluntary Community Mediator – January 2026 to present

*Devon Mediation Services is a charity that provides community mediation in Somerset, Devon and Cornwall. It offers free or low-cost mediation services to help resolve disagreements between neighbours, colleagues, family and friends. This includes conflicts about property boundaries, noise, shared common space and work-related matters.*

### **Okehampton Foundation (t/a Okehampton United Charities)**

Trustee – January 2025 to Present

*Okehampton Untied Charities makes grants to organisations and groups providing charitable benefits to the residents of Okehampton and its four Hamlets. It supports a wide range of community services and awards grants in the region of £400k per annum. Kevin is on the finance and grant committees.*

### **Rogue Opera Outreach CIC**

Director – February 2026 to Present

*Rogue Opera Outreach is a not-for-profit community interest company established in 2026 to delivery opera performances and educational workshops to schools, community centres and regional community theatres. Kevin is responsible for the financial and compliance aspects of the business.*

### **Rogue Opera LLP**

Partner – November 2017 to Present

*Rogue Opera is a commercial production company that takes opera to a wider audience and brings re-imagined performances to non-traditional spaces, such as a pub garden, country house or small regional theatre. Kevin assists with the commercial aspects of the business and occasionally joins the summer tour as a sound engineer.*

### **Gear Change - Guiding & Business Coaching**

Founder – February 2024 to January 2025

*Established in 2024 to combine Kevin's passion for being outdoors with his enjoyment of business coaching, mentoring and team building. Whilst no longer operating as a commercial business, Kevin continues to help local business people pro bono by sharing his experience, mentoring and trouble shooting.*

### **Baker Tilly Foundation**

Director – July 2019 to May 2023

*Kevin was a founding member of the Board of directors of the Baker Tilly Foundation. This was a voluntary role providing guidance and governance for the establishment of the foundation and co-ordinating the charitable activities to be undertaken.*

### **RGL Forensics LLP / BTVK Advisory LLP (t/a Baker Tilly)**

Partner – September 1995 to May 2023

*Kevin was a partner in the bespoke accounting firm RGL Forensics LLP for 15 years, which was acquired by Baker Tilly in 2018. Kevin worked as a forensic accountant, specialising in the quantification of large insurance claims and commercial disputes, and regularly acted as an Expert Witness. For his insurance clients, Kevin specialised in quantifying business interruption, stock and cyber losses and carried out fraud investigations. In addition to his client facing role at RGL, he had financial and operational oversight for London and six international offices.*