



**N. Balu Rao**  
Advocate & Solicitor

**Contact**

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**Education**

LL.B. (London)

LL.M. (Nottingham Trent)

LL.M. (Wolverhampton)

Barrister At Law (Gray's Inn)

**Languages**

English

**Appointments and Memberships**

- The Law Society of Singapore
- Singapore Academy of Law

**Key Practice Areas**

Insurance, Litigation, Arbitration & Mediation

Balu was admitted to practice in 1981. From 1987 to early 2005, he was one of the founding members and the Precedent Partner of B. Rao & KS Rajah. The firm specialized in acting primarily for Insurers in contested litigation, arbitration and mediation of disputes ranging from coverage issues, policy interpretation defending insurers generally, in a broad range of liability claims involving indemnity, policy interpretation and contractual issues.

**Highlights**

Balu's expertise lies in the areas of General Insurance Litigation with extensive trial, arbitration and mediation experience in a wide range of classes of cover acting for Insurers, involving issues arising from Fire, Motor, Workers' Compensation, Public Liability, Health policies claims and coverage issues, Political Risks, All Risks Property Insurance claims, Professional Indemnity Defence work in respect of Civil and Structural Engineers, Architects, Accountants, Land Surveyors and Insurance Brokers and Agents, Political Risks Coverage Claims and Product Liability Coverage and Claims.

He has also investigated fraud claims on behalf of Insurers and advised and supervised the evidence gathering efforts of Investigators and Loss Adjusters in Malaysia, Iran, Pakistan in fraud claims and large-loss liability claims in Indonesia and Sri Lanka respectively.

In keeping with his insurance law specialty, Balu was also President of the Insurance Law Association of Singapore between 1997 and 2002.

From 2005-2008, Balu taught Insurance Law to undergraduate and LL.M. students at the TC Beirne School of Law, University of Queensland in Brisbane. He also devised and taught a course in Sports Arbitration Law at the LL.M. level. From 2009 to 2021 he lectured full time at the La Trobe School of Law, La Trobe University in Melbourne. Subjects taught were Insurance Law, Contract Law, Constitutional Law and Tort Law to law students and Banking and Finance Law to undergraduate and MBA students.

In 2017, he received the Vice-Chancellor's commendation as the General Insurance Law & Practice Course which he taught at La Trobe School of Law 'was identified amongst the University's subjects with the highest student satisfaction rating in the second half of 2016.'

Since returning to Singapore permanently in 2022, Balu has acted for Insurers in Fire, Motor and Workmen's Compensation matters and the interpretation of All Risks and Fidelity Policies and continued with active trial work.

### Notable Cases

- *Tang Chiew Ping v Abdul Rashid Bin Razali* [2003] SGHC 129
- *Chen Qingruishing by her father and next friend Tan Kok Kiong v Phua Geok Leng* Suit No. 937 of 2000
- *Tech Pacific (s) Pte Ltd v Pritam Kaur d/o Joginder Singh formerly trading as Eshar Security Services and Another* [2003] SGHC 242
- *Nirumalan V. Kanapathi Pillay v Teo Eng Chuan* [2003] 3 SLR 601; [2003] SGHC 96
- *Liberty City State Insurance Pte Ltd v AXA Insurance Pte Ltd* [2001] 2 SLR 593; [2001] SGHC 43
- *TV Media Pte Ltd v De Cruz Heidi and Another Appeal* [2004] 3 SLR 543; [2004] SGCA 29
- *Ho You v Lim Peng Seng* [2004] 4 SLR 675; [2004] SGHC 218
- *Awang bin Dollah v Shun Shing Construction & Engineering Co Ltd and Other Appeals* [1997] 3 SLR 677; [1997] SGCA 33
- *Singatronics Ltd v Insurance Co. of North America* [1994] 1 SLR 500; [1993] SGHC 266
- *Ong Soh Eng & Cheng Soh Eng v Soo Siew Choon @ Sootho Siew* Suit No. 1441 of 1997
- *Teo Tio Khing v Ooi Eng Teong* [1986] SLR 319; [1986] SGHC 23
- *Hang Jong Juan v Tan Yeo Soon* [1984-1985] SLR 239; [1985] SGCA 2
- *Chia Ngon Lin v Ler Boon Seng* [1990] SGHC 128
- *Summer Breeze Pte Ltd v General Accident Fire & Life Assurance Corpn PLC and 2 others* (1987)
- *Uniglory Industries v Royal Sun Alliance Insurance Corpn PLC* (1997).

### Academic Publications In Insurance Law

- N.B. Rao, "Some Characteristics of Rectification as an Equitable Remedy as Senn Through Recent Cases Concerning Insurance Contracts" (2007) 14 Murdoch e-Law Journal 1-9
- N.B. Rao, "Rectification-an Equitable Redress: Its Shaping by Judges in Insurance Contracts" (2007) 18 Insurance Law Journal 159-184
- N.B. Rao, "The Interpretation and Construction of Insurance Contracts" (2008) 19 (3) 18 Insurance Law Journal 193-222
- N.B. Rao, "The Admission of Pre-Contractual Negotiations in the Construction and Interpretation of Insurance Contracts" (2009) 20(3) Insurance Law Journal 145-172. **Cited in Halsbury's Laws of Australia, Insurance Section by A.A.Tarr, Julie-Ann Tarr & Malcolm Clarke**
- N.B. Rao, "An Insurance Intermediary's Duty to Third Parties. Between a Rock and a Hard Place?" (2010) 21 Insurance Law Journal 145-151
- N.B. Rao, "The Interpretation of Lesser Words in Insurance Contracts: A Matter of Contextual Commonsense?" (2011) 22 Insurance Law Journal 26-39
- N.B. Rao, "The Admission of Extrinsic Evidence of a Pre-Contractual Nature in Insurance Contracts- A Reply to Hon JJ Spigelman AC QC" (2012) 23 (2) Insurance Law Journal 194-214
- N.B. Rao, "A Postscript: The High Court Ruling in *Western Export Services v Jireh International Pty Ltd* : Implications for Contractual Interpretation." (2012) 23 (3) Insurance Law Journal
- N.B. Rao, "Establishing Privilege and Protection from Disclosure of Non-Privileged Documents in Insurance Related Cases" (2012) 23 (3) Insurance Law Journal 332
- N.B. Rao, "The Construction of Commercial Contracts", (2014) 31 Journal of Contract Law 168-170. A book review of Professor John Carter's book of the same title
- N.B. Rao and B.F. Walsh, "Consideration of Some Relevant Aspects in Fraudulent Fire Claims" (2018) 29 ILJ 200-210
- N.B. Rao, "The Impact of Aggregate Clauses in Insurance and Re-Insurance Claims" Insurance Law Journal (2022) 32 ILJ 1-15.

### Other Insurance Related Activities In Singapore

- 1990 – 1994: Conducted the Motor Insurance Claims Handling course for Insurance Claims Managers and Executives at the Singapore College of Insurance. The course comprised of 6 lectures per year. The duration of each lecture was approximately 3 hours. From these lectures, authored a booklet "The Law Relating to Motor Insurance Claims Handling in Singapore".
- 1993-1996: Designed and delivered a Course relating to the legal aspects of Workmen's Compensation at the Singapore College of Insurance.
- 1994: Lectured at the Singapore College of Insurance to students preparing for the Australian Institute of Insurer's module. 12 lectures delivered with each Lecture being of 3 hours duration.