



For regular news and updates visit www.concordiaconsultancy.com

Welcome to the fourth issue of Concordia's newsletter. If you would like to receive future copies by e-mail please register your interest on our website: <http://www.concordiaconsultancy.com/newsletter.html>

New Appointments

Adam Humphrey - Senior Consultant
LLB (Hons), DipLP, MA, ACII

Stephen Beebe - Senior Consultant
BA (Hons), ACII

Luigi Gozzi - Consultant
MA

Victoria Gunn - International PA

BEING MULTILINGUAL

"Helping parties reach agreement, globally" for us also means being multilingual. This is why our website will soon be available in:

Italian



Russian



German



French



Spanish



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THE CONCORDIA TEAM



From left to right:

Samantha Todd, Operations PA
Luigi Gozzi, Consultant
Ian Watt, Senior Consultant
Stephen Ferguson, Company Accountant
Louise May, Operations Manager
Claire Jasper, Assistant Consultant
Paul May, Chairman
Victoria Gunn, International PA
Adam Humphrey, Senior Consultant

Lesley Coxon, Antigua Office PA
James Laker, Antigua Office Consultant

The rest of the Team:

Lawrence Nicholls, **Philip Woolf**, **Stephen Beebe** and **Charlotte Godfrey** were out of London or abroad on business trips when the picture was taken. However, their CVs can be viewed on:

www.concordiaconsultancy.com/personnel

Interim Report No. 4

Responding to the trust and responsibility being placed on us by our clients continues to be our top priority.

In recent months we have welcomed new, energetic and ambitious professionals to the Concordia Team and to the Concordia Network.

Our Compliance and Dispute Resolution services have received welcome external endorsements from the FSA and Expert Witness accreditations.

Thank you, to our clients and friends, for your continuing support.

Paul May - Chairman

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FOCUS ON:

BUSINESS INTERRUPTION



We continue to be heavily involved with business interruption claims in the UK and internationally.



The financial skills and experience of **Stephen Ferguson** and **Lawrence Nicholls** add an additional resource to our B.I. adjusting approach.



Also we have been requested to speak at **seminars in Sri Lanka and Dubai** on this critical element of a claim (see articles on page 2 and 3).

The Concordia approach consists of being extremely **pro-active** especially during the early **stages of the claim**, thus giving **greater confidence to the Insured** and ensuring that the investigations and business interruption analysis are carried out in the most time-effective and thorough fashion.

We provide separate business interruption **reporting with Gantt Chart** and **timeline analysis** to enable a clear and detailed focus on the critical path to early recovery of business performance.



Caribbean

From the offices of Concordia's sister company **Global Projects (West Indies) Ltd** in Antigua we are actively focusing on developing **Energy and Yacht services**. Moreover, Antigua is integral to Concordia's **Catastrophe Response Service (CRS)** in the Caribbean. Our Antigua consultant is **James Laker** and **Paul May** is our CRC.

Global Projects (West Indies) Ltd

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North America

NAIIA and Eastland Claim Services



Gerald Hale,
Chairman - Eastland
Claims Services

We are pleased to announce that our application with the **NAIIA** (National Association of Independent Insurance Adjusters) is continuing to progress. Moreover, Concordia and **Eastland Claim Service** continue to share a growing relationship by servicing clients with claims in the United States. Our common philosophy is to provide the highest quality service at the most cost-effective price.

THE CONCORDIA NETWORK



The **Concordia Network** is continuing to grow, Concordia's most recent **Associates joining from Ireland**. It comprises **privately owned companies**, each with similar philosophies in providing expert advice to the world wide insurance market and subscribing to the Network's **quality and service standards**. To enhance the coordination of our international activities we have appointed a **Concordia Regional Coordinator (CRC)**, who coordinates each region from London. Details of each region are outlined in this newsletter. Our Regional Brochures are available to download from our website:

http://www.concordiaconsultancy.com/regional_brochures.html



Middle East

Successful insurance conference organized by ALA in Dubai, April 19-20.04.06

Ian Watt, Director of our subsidiary Concordia Mediterranean Ltd. and Concordia Regional Coordinator for the Middle East, delivered several papers at the seminar on "Business Interruption and the Significance of Catastrophe Response and Business Continuity Planning" on April 19/20th 2006 in Dubai, UAE.

The seminar was organized by **Walid H. Jishi**, Managing Director of **Arab Loss Adjusters (ALA)**, the **Concordia Network Associate** in the **Middle East**, in conjunction with the Emirates Insurance Association and Concordia. Ian's presentations addressed the following topics:

- Catastrophe Response Planning and Loss Control;
- Principles of Business Interruption Insurance;
- Scope of B.I. Coverage.

More than 50 delegates from all over the region (UAE, Oman, Qatar, Saudi Arabia, Iran, Kuwait, Egypt, Lebanon, Yemen, and Jordan) attended the seminar and subsequent debate.

All presentations can be downloaded from:

<http://www.concordiaconsultancy.com/articles.html>



الموضوع: ندوة "تأمينات خسارة الربح ومدى أهمية
الخطط لمواجهة الكوارث ووضع خطط استمرارية
الأعمال"



Ian Watt

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Séamus Canning

UK and Ireland

We are pleased to welcome **Séamus Canning** as **Concordia Network Associate** in Ireland.

Séamus is a Chartered Loss Adjuster with over 20 years of experience in Ireland and he shall work closely with our UK-based adjusters, especially **Stephen Beebe**, our **Concordia Regional Coordinator** for the **UK and Ireland**. Séamus' extensive experience as a loss adjuster includes complex liability issues, dispute

resolution, contingency & entertainment risk management, compliance and quality control audits, process development and training.

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Nordic and Scandinavian Countries



Adam Humphrey, our CRC for this area says: "*Concordia continues to maintain excellent working relationships in **Scandinavia and Finland** servicing a variety of claims-related assignments in the region on behalf of international and London based principals.*"

adam.humphrey@concordiaconsultancy.com



Continental Europe



Luigi Gozzi MA, has been appointed Concordia Regional Coordinator for Continental Europe. His initial focus is on our current case load involving **Italy** and **Germany**.

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South Asia



Nihal Bogahalande

Sri Lanka Insurance Institute Conference - Colombo, Sri Lanka

The **Sri Lanka Insurance Institute** recently hosted the 2 day International Insurance Congress in Colombo which was attended by a large number of foreign delegates from all over the world. The theme of the congress was "Future direction of Sri Lanka Insurance market in the aftermath of the December 04 Tsunami". The opening ceremony was attended by numerous dignitaries including the **Hon. Sarath Amunugama, Minister of Finance**.

Our Regional Associate for South Asia, **Nihal Bogahalande** was one of the 3 panellists in the session "Asset Valuation Technology with special focus on the aftermath of the Tsunami".



Union Assurance Ltd Seminar "Future Trends 2006 - Construction" Colombo, Sri Lanka, 7th/8th April 2006

Paul May presented a paper on "Issues arising at the time of the claim" at the seminar that was organised by **UAL**. A copy of the paper can be downloaded from:

<http://www.concordiaconsultancy.com/articles.html>

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New Zealand, Australia, the Pacific Concordia - TPA meeting in Singapore



Left to right: Thomas Pasley, Peter Ziegler, Paul May

Concordia and its New Zealand based Associate, **TPA**, were able to strengthen ties recently when Paul May and the NZ directors, **Thomas Pasley** and **Peter Ziegler**, gathered in Singapore to meet with clients in the broking, Lloyd's and reinsurance markets.

Thomas Pasley, TPA founder: "*TPA is sharing our **extensive knowledge** of the **food and beverage industries** throughout the **Concordia Network** to enhance the services of all **Concordia Associates** to their clients.*"

ARTICLES

The latest articles published by our consultants and Concordia Associates can be downloaded from:
<http://www.concordiaconsultancy.com/articles.html>

ACCREDITATIONS



Expert Witness 2006 Certificate

Concordia has again been included in Expert Witness 2006, the comprehensive and reliable source of expert witnesses in England, Wales, Northern Ireland and Scotland.

Concordia is FSA regulated

Concordia Consultancy Ltd is regulated and authorised by the Financial Services Authority to assist with: insurance mediation; the administration and performance of non-investment insurance contracts for commercial and retail customers.



SPONSORSHIPS



The University of
Nottingham

**Nottingham University:
Concordia prize to
top student**

Concordia has awarded Darshan Dodhia a £150 prize as the top student in the Nottingham University Business School Master of Arts module on Risk Management. The University committee has taken into account both course work and examination performance. Darshan has been studying for an MA degree in Corporate Strategy and Governance during 2004-05.

Arithesa Netball Club

Concordia is proudly sponsoring the Arithesa Netball Club, which competes in the Croydon Netball League, Surrey. Arithesa won their league this season and gained promotion to the Metropolitan League. We wish them continued success! For more information, please click on:

<http://www.geocities.com/arithesa/>



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STAFF NEWS

Adam Humphrey LLB (Hons), DipLP, MA, ACII Senior Consultant

Adam is a Chartered Insurance Practitioner with 9 years experience in the claim and dispute resolution field, the past 7 working as a loss adjuster at a specialist energy adjusting firm. As well as dealing with existing energy and liability cases, Adam is also CRC for Nordic and Scandinavian Countries.

"Concordia gives me the opportunity to work for a first class professional services organisation that is sufficiently flexible to meet diverse client needs."

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Stephen Beebe BA (Hons), ACII Senior Consultant

Stephen is a Chartered Insurance Practitioner with 8 years experience in insurance claims, having previously worked with Paul. Stephen is responsible for managing our development and activities in the UK and Ireland.

"Concordia Consultancy provides a dynamic and pro-active claims service to its clients; I can think of no better company with which to continue my professional development as a loss adjuster."

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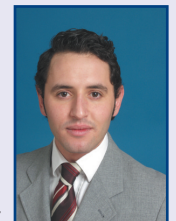
Luigi Gozzi MA Consultant

Luigi is multilingual (Italian, German, English, French) and has worked on contract negotiation and financial reporting assignments in the US, Europe, Africa and the Middle East. He is the CRC for Continental Europe and his initial focus is on our current case load involving Italy and Germany.

"Concordia enables me to operate internationally and to put my diverse background to the best use."

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Victoria Gunn International PA

Victoria has lived and worked in Spain, is bilingual and a former member of the GB Pentathlon Squad (2001-2003). Victoria is CRC for Latin America and Spain.

"I am proud to have the opportunity to contribute and progress professionally within a company like Concordia, whose core values are excellent professional service and client satisfaction."

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Editor Luigi Gozzi - For suggestions and feedback please contact
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"Helping parties reach agreement, globally."