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Welcome to Concordia's First Newsletter, April / May 2004

Concordia's growing global network

Since the start of Concordia in December 2003, our global links and network size have increased dramatically. You can expect to see further developments every month and new contacts made every day.



New Directors

Lawrence Nicholls

Corporate Development & Finance

Roger McCorriston

Business & Client Integration

Website Launch

www.concordiaconsultancy.com

On the 20th November Concordia unveiled its website for public viewing. The Concordia attitude and dynamic is reflected in the website, showing off a modern and easy approach. You can access any part of the website within three clicks. We hope you will make it a permanent component of your favourites list.

Due to its up to date news section viewers should return time and time again to gain an insight into the Concordia World.

The website explains the four service sectors in Concordia, as well as its mission within the insurance market.

Clear aims and motivation are portrayed across the screen to the viewer, integrating the visitor with the Concordia mentality.

The Global network section allows the user to interact with the globe and discover the contacts Concordia provides to each section of the world.

As well as providing concise contact details, every employee's email and mobile number is displayed allowing contact and clear communication.

Visit us today, we welcome feedback and new ideas. Be part of Concordia.



"Concordia's website is concise, up-to-date and exciting"
- a competitor



Hit counter: number of successful requests from concordiaconsultancy.com Per month in 2004.

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Interim Report

Welcome to the first issue of C:VISION, the Concordia newsletter. Since our launch in December last year we have been instructed on new assignments involving the USA, Europe, South Asia, Singapore and Malaysia. Thank you to all our clients and friends for your positive support, advice and recommendations.

I am pleased to report that we are continuing to engage experienced professionals keen to provide the high quality and flexible service that is our benchmark. As well as attracting new people and new instructions we have been actively submitting proposals and presentations from each



of our four service groups.

Please do not hesitate to e-mail or telephone us if you have an issue or problem where we may be able to help.

Paul May
Chairman.

Our People



Name: Lawrence Nicholls
Title: Director
Corporate Development & Finance.

A mergers and acquisition specialist from the banking world, involved our services to Financial Institutions.

Mobile: +44 (0) 7834 600 250
Email: lawrence.nicholls@concordiaconsultancy.com



Name: Philip Woolf
Title: Regional Director
Asia Pacific

Responsible for Concordia's services in the region, especially Compliance.

Mobile: + 852 94006545
Email: philip.woolf@concordiaconsultancy.com



Name: Louise May
Title: Operations Manager

Responsible for UK and International operations. Editor of C:Vision. Involved in the biotech sector.

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Name: Nihal Bogahalande
Title: Regional Associate South Asia
India, Sri Lanka, Maldives & Pakistan

Specialist in loss adjustment and valuations on major claims and risk management consultancy.

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Our Services

Chartered Loss Adjusters

Risk Consultancy

Compliance

Dispute Resolution



Name: Charlotte Godfrey
Title: Personal Assistant

Charlotte is responsible for Concordia's case management and client relations.

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Name: Darren Snow
Title: Consultant
Casualty Claims

A qualified barrister, Darren is involved with liability and recovery cases.

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Name: Paul May
Title: Chairman & Chief Executive

Co-ordinating growth of Concordia and delivery of services.

Mobile: +44 (0) 7836 746 534
Email: paul.may@concordiaconsultancy.com



Name: Roger McCorrison
Title: Director
Business & Client Integration

Heading up our Compliance service group, and also responsible for strategic marketing.

Mobile: +44 (0) 7740067 012
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Name: Bengt Victorsson
Title: Regional Associate
Sweden, Denmark, Finland, Norway.

Based in Stockholm, Bengt is a specialist in civil and structural engineering and construction, property and liability loss adjusting.

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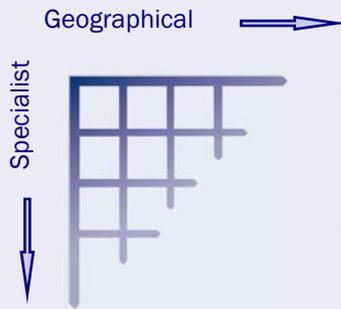
Articles Online

They are available free of charge and downloadable in pdf format.

All our directors and consultants will be contributing to this section of our website.

www.concordiaconsultancy.com/articles.html

Our logo



Our logo symbolises our flexibility to service client's needs both geographically and by specialism. The extending lines of the growing matrix represent growth and the future.



Liability Insurance - why make a crisis out of a casualty?

Newly appointed consultant Darren Snow explains the Concordia approach to liability claims.

I am very excited to have joined Concordia as a consultant and to be working with Paul May again. Concordia is a really exciting venture. These are challenging times for the Loss Adjusting profession and for Liability Insurers in particular.

Concordia is putting together a talented team with a wealth of experience in the insurance, construction and finance industries. For Liability Adjusting and dispute resolution work, what seems so motivating to me, is the fact that the team has such diverse professional backgrounds. We can look at problems from outside the box, challenge convention and provide a service that is built around our clients' precise needs. Concordia has already embraced the growing litigation culture facing liability insurers in the UK by joining forces with MacRae & Co. a London law firm to enable us to provide a one stop shop

approach to UK liability claims. This is an innovative move and one that really marks our fresh approach. If litigation cannot be avoided then we have the ability to offer a seamless litigation service as an integral part of Concordia's dispute resolution experience. This is just one example of what makes Concordia's approach to Liability different.

Concordia's approach to claims investigations is very simple - *thorough investigation of the facts and effective evidence gathering, carried out quickly and efficiently*. We like to be able to work in partnership with our Clients and their Policyholders and we believe in long term relationships built upon trust and teamwork. A site visit and face to face investigations are essential for almost all but the most basic liability claims. Getting

out there, meeting the Insured, speaking to witnesses, learning first hand what happened, why it happened and how it can be prevented from happening again. By getting it right in the early stages of the assignment, Concordia can provide strong advice and fully reasoned recommendations and opinions which save our clients time and money in the long term.

Concordia is built upon a rich and diverse history. I am really confident that Concordia is proving itself to be a valuable and trusted resource to our clients and is re-defining client expectations.

Darren Snow.

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www.concordiaconsultancy.com/newsletter.html

Recruitment - on the way up

Manager for Concordia Consultancy Americas

At least five years experience working in America with professional qualification such as Chartered Loss Adjuster, Professional Accountant or Chartered Underwriter. The role will involve frequent travel and liaison with clients in UK and Europe.

Compliance

ACII qualified consultant with cover holder audit experience.

Main Board - Operations Director

To organise and implement procedures at all our offices and Associate offices. Some travel to be expected.

These are not all of our vacancies, please see our Personnel / Recruitment section of the website for more info.

