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Welcome to the 6th issue of Concordia's newsletter. If you would like to receive future copies by e-mail, please register your interest on our website.



NEW APPOINTMENTS



Spencer Clark, C.Eng, CMarEng, B.Eng (Hons), MRINA, MIMarEST
Managing Director
Chartered Loss Adjusters Service Group

Shun Chong, BA (Hons), ACA
Finance Director

Please see all complete CVs on: www.concordiaconsultancy.com/personnel

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FOCUS ON CHINA

China Associate



Mr Dong, MD & Ms Feng of ZDX and Paul May in ZDX's Beijing office

Concordia is now represented nationwide in China by Loss Adjusting firm Beijing Zhongdaxin (ZDX); the latest member of the Concordia Global Network.

With offices in Beijing, Shanghai and Tianjin, ZDX and Concordia are providing a seamless claims investigation and settlement service for Insurers and Re-insurers. We are working with ZDX on a number of property, construction and fraud related cases.



Ms Mu Hong
Liaison
Officer

For further information, please contact our Liaison Officer in Beijing; mu.hong@concordiaconsultancy.com
Or: charlotte.godfrey@concordiaconsultancy.com

Munich Re



Earlier this year Paul represented Concordia at the Loss Adjusters Forum organised by Munich Re in Hong Kong. The Concordia presentation focused on our compliance and dispute resolution services.



Peking University

Peking University, in Beijing, has appointed Paul May as a Research Fellow at their Centre for Insurance Studies. Work is underway to research issues relating to Multi-national claims management, dispute resolution, and enterprise risk management in China.

CONCORDIA NETWORK NEWS

Mexico — Park Perales

Ignacio Perales ACII, CPA, Managing Director of Park Perales (PP), our Associate in Mexico has visited London twice this year. A number of joint meetings and presentations took place relating to existing and new assignments and nominations. Ignacio also met CILA, IFAA and IRM to discuss professional developments in Mexico.

PP is a general adjusting firm founded by Ignacio and Lawrence Park, an experienced Chartered Loss Adjuster. PP deals with property and casualty losses, with particular specialisations in energy, marine and railways. Loss Adjusting in Mexico is moving towards regulation. After Hurricane Wilma, there has been a strong move in the Mexican Insurance Market to issue a "Reglamento" for Loss Adjusters and Ignacio is involved with this development.

When PP announced their association with Concordia, the news was welcomed by insurers and brokers in the Mexico market. Together Concordia-Park Perales provide a strong resource, especially for the handling of complex claims. Concordia's approach is new in Mexico as no other firm offers the range of Adjusting, Dispute Resolution, Compliance and Risk Consultancy services to the market. PP-Concordia have developed a Hurricane and Emergency Plan to deal with losses for a number of major insurers.

Concordia London liaison is provided by Victoria Gunn who is fluent in Spanish.

Further presentations in Mexico attended by Paul May are taking place in November.

ignacio.perales@concordiaconsultancy.com or victoria.gunn@concordiaconsultancy.com



Ignacio Perales, CPA, ACII

New Zealand — Thomas Pasley Associates

Thomas Pasley, the Chairman of TPA, our New Zealand based Associate for Asia Pacific recently visited London to meet with clients (as well as to play in our 7 a-side football match!).

We are currently working together on a multi-million dollar liability loss in the region and the opportunity was taken to develop the strategy and litigation documentation relating to that case.

TPA have particular expertise in the food industry and are the nominated Loss Adjuster on the largest meat and dairy business operation in New Zealand exporting throughout the world.

E-mail: thomas.pasley@concordiaconsultancy.com



Thomas Pasley and Stephen Beebe

UK and Ireland — Stephen Beebe and Séamus Canning



Stephen Beebe

Our UK work principally involves cases in London and the South East, although we are also handling a number of large complex cases in other parts of the country

We have seen an increasing demand for our Compliance and Dispute Resolution related work, which builds upon the foundation of our Loss Adjusting expertise. Expert opinion in relation to professional indemnity matters is in particular a growing source of instruction for us in the UK. Discussions are in progress to introduce a UK Associate for certain types of Loss Adjusting assignments and we expect to have further news to announce in the next issue of C:Vision.

stephen.beebe@concordiaconsultancy.com or seamus.canning@concordiaconsultancy.com



Séamus Canning

Nordic and Scandinavian Region — Adam Humphrey

Our involvement in the Nordic and Scandinavian market continues to expand. We have a diverse and active caseload and, with the support of leading Scandinavian and International insurers operating in the region, have an increasing number of nominations on significant accounts.

We look forward to continuing to service our clients in the region with the assistance of our regional associate Victorsson & Partners.

bengt.wictorsson@concordiaconsultancy.com or adam.humphrey@concordiaconsultancy.com



CONTACTS

Concordia Consultancy Ltd.

Ground Floor, 30 Eastcheap
London EC3M 1HD
24/7 Tel: +44 (0) 207 623 8461
e-Fax: +44 (0) 207 692 4660
E-mail: info@concordiaconsultancy.com

Concordia Consultancy (Americas) Inc

Contact and Meeting Office:
14th Wall Street—20th Floor
New York City 10005—USA
Tel: +1 212 618 1433 Fax: +1 212 618 1705
E-mail: americasinfo@concordiaconsultancy.com

SERVICE GROUPS

Concordia delivers its professional services through four Service Groups:

- Chartered Loss Adjusters
- Compliance
- Risk Management
- Dispute Resolution

Here we focus on two of the groups: **Dispute Resolution and Chartered Loss Adjusters:**

Dispute Resolution

In keeping with our mission of “helping parties reach agreement, globally” we have considerable in-house insurance and legal expertise, as well as practicing expert witnesses, mediators and specialist associates. These resources enable us to provide our clients with tailored and appropriate assistance in areas including:

- Expert reviews
- Single joint expert
- Expert determinations
- Arbitration support
- Mediation and ADR services

Concordia Director, Adam Humphrey, manages this service group which is currently handling assignments involving disputes in the UK, Europe and Asia.

adam.humphrey@concordiaconsultancy.com

Chartered Loss Adjusters

The Adjusting Group is now managed by Spencer Clark, who has recently joined Concordia having worked previously with an international energy loss adjuster and prior to that Lloyd’s Register. Spencer, a Chartered Marine Engineer and Naval Architect, is co-ordinating the future development of the Adjusting Group.

In addition to our core areas of property, casualty and business interruption, we are also now well placed to provide seamless onshore-offshore and upstream-downstream energy adjusting services including business interruption.

spencer.clark@concordiaconsultancy.com

CONTACTS

Concordia Consultancy (Asia Pacific) Pte Ltd

Contact and Meeting Office:

36th Floor, 80 Raffles Place, Singapore 048624

Tel: 00 65 6248 4738 Fax: 00 65 6248 4501

E-mail: asiapacificinfo@concordiaconsultancy.com

CC Mediterranean Ltd

Contact and Meeting Office:

59–61 Akropoleos Ave, 3rd Floor – Flat 302

2012 Nicosia – Cyprus

Tel/Fax: +357 2251 9937

E-mail: mediterraneaninfo@concordiaconsultancy.com

PROFESSIONAL NEWS

Congratulations to Stephen Beebe for completing the examination stage of the Chartered Institute of Loss Adjusters Associate Qualification.

Recent papers presented by Concordia personnel include: "Managing Complex and Large MD & BI Claims": at a conference in Stockholm attended by over 40 claim staff from one of our multi-national clients.

"Seminar on Business Interruption Coverage": to members of the Insurance Institute of Antigua, in Antigua.

"Alternative Dispute Resolution": to MSc students at Cass Business School.

"International Best Practice": to the Annual Convention, of IILA (the International Institute of Loss Adjusters), where papers were also given by speakers representing Lloyd's and Swiss Re.

IILA President presenting Paul May with Certificate of Appreciation for his paper in Nashville, USA.



STAFF NEWS

Adam Humphrey has been appointed a main Board Director of Concordia Consultancy Ltd and has also become a shareholder in the Company.

Shun Chong has been appointed as Finance Director on the main Board of Concordia Consultancy Ltd. As a chartered accountant, Shun is also actively involved with the financial and forensic accounting aspects of our assignments.

Charlotte Godfrey has resumed her role as PA to Paul May with particular responsibility for communications.

Victoria Gunn has been promoted to Assistant Consultant—Finance. Victoria is taking her ACCA exams and is working in our Finance Team as well as using her fluent Spanish to help co-ordinate work in Spain, Mexico and Latin America.

Paul May has been elected a Fellow of the Institute of Risk Management.

Congratulations to Daniela and Stephen Beebe on the arrival of baby Georgia.



SOCIAL NEWS



Concordia All-Stars won their 90 minute, 7 a-side football match against the ACE team earlier this year. Man of the match was Thomas Pasley.

Concordia did reasonably badly in the City Quiz in aid of the Motor Neuron Disease Association (MNDA).

Courtesy of Lloyd's Yacht Club, the Lutine sailing yacht was entered into the Charity auction and raised £1,500 for MNDA on the Quiz evening.

Rather than sending Corporate Christmas cards, Concordia is donating its card budget to the NSPCC and the St. Giles Trust (a national charity that provides support and guidance especially to young offenders and the homeless).



Victoria Gunn presenting our cheque to Diane Gault of St Giles Trust

Would you like C : Vision sent to you by email? Please register online at:
www.concordiaconsultancy.com/newsletter.html

For further information please contact:
charlotte.godfrey@concordiaconsultancy.com

INTERIM REPORT No. 6

We remain ever appreciative of the support and advice from our clients and friends around the world. Now in our fifth year of operations, we continue to attract well qualified hard working professionals across all our areas of activity.

Our clients continue to entrust us with assignments not only in the UK and Europe but also around the world, for example in California, Australia and China.

We are especially proud of our new relationship with Beijing Zhongdaxin, our national associate in China. This builds on the progress achieved by our subsidiary in Singapore and enables us to support Lloyd's, other insurers, reinsurers and brokers as they expand into this very important market.

As usual, we are donating our Christmas card budget to charity and so we take this opportunity to wish everyone a peaceful and happy Christmas and a successful 2008.

Paul May – Chairman

Mobile: +44 (0) 7836 746534 : E-mail: paul.may@concordiaconsultancy.com

