

SPONSORSHIPS

Nottingham University: Concordia prize to top student

The annual Concordia prize of £150 for the top student at the Nottingham University Business School has



been won by Simon Cooper in the Risk Management module.



Simon Cooper

The University committee has taken into account both course work and examination performance. Simon has been studying for a Masters degree in Corporate Strategy & Governance and Risk Management.

Best wishes for your career, Simon!

Arithesa Netball Club



Concordia is proudly sponsoring the Arithesa Netball Club, which competes in the Croydon Netball League – Division One, the highest division in this league.

They are also in Met League 3 now. Results so far are one win and one loss. We wish them continued success!



For information, please click on: <http://www.geocities.com/arithesa/>

CHRISTMAS 2006

Continuing our Christmas tradition, this year rather than sending Christmas cards we have made a donation to the **St. Giles Trust**, a London charity supporting young offenders and vulnerable homeless people (www.stgilestrust.org.uk) and to the **Puthumugathuwaram Roman Catholic School** in **Sri Lanka** which was severely affected by the 2004 Tsunami (www.rotary-srilanka.org).

We hope that all of our clients and friends have a Merry Christmas!

Some photos are by Attimo Photography – www.attimophoto.com



Editor Luigi Gozzi
For suggestions and feedback please contact: luigi.gozzi@concordiaconsultancy.com

STAFF NEWS

ALL WORK AND NO PLAY...



Some of the Concordia Team had a great day-out sailing on Lloyd's club Yacht "Lutine" during Cowes week in August.

Our website is now available in Arabic and Chinese



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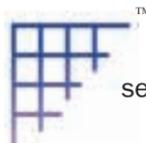
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Concordia
Consultancy Ltd

November 2006

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For regular news and updates visit www.concordiaconsultancy.com



Welcome to the fifth 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/index.html>



FOCUS ON:

Risk Consultancy



A growing number of Insurance and Corporate clients are using our Risk Consultancy services for renewal or post-loss assessments. We are involved on an on-going basis with a range of construction and operational risks around the world.



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CONCORDIA IN THE CITY



CONCORDIA CONSULTANCY

Dispute Resolution Chartered Loss Adjusters
www.concordiaconsultancy.com

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Compliance Risk Consultancy
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INTERIM REPORT No. 5

We are well into our 4th year of operations.

Each of our Service Groups are busy on cases and pitching for new work.



Our recent assignments have included several market leading consultancy projects in the UK.

We remain ever appreciative of the support and advice of our clients and friends.

Paul May – Chairman

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ARTICLES

Our Consultants and Associates actively cooperate with the leading magazines and newspapers in the UK and abroad. Here is a selection of our most recent articles:

All articles are available on our website on:

www.concordiaconsultancy.com/articles.html

Adam Humphrey “The role of ADR and Expert Witnesses in the Technology and Construction Court”

Adam Humphrey discusses the advantages of early resolution of major construction, engineering, IT and other technical disputes coming before the Technology and Construction Court, which is a specialist court of the High Court. He describes how negotiation, mediation and other ADR techniques facilitate this and the importance of Expert Witnesses in this process. In both respects Concordia's Dispute Resolution Service Group is helping parties reach agreement, both before they reach the Court and when they are already there.

Paul May “newCILA – The future of loss adjusting and claims management”

Paul May was asked by the editor of the CILA Claims Professional journal to write about his views on the future for CILA. In his paper Paul suggests that there are some major decisions to be made by CILA if it is to survive as an independent organisation.

Adam Humphrey “Role of loss adjusters in gas and petrochemical claims”

Adam Humphrey illustrates how the early involvement of a loss adjuster can make a positive contribution to the loss recovery process, and that adjusters' services can be of assistance to all parties affected by a loss. This article appeared in the inaugural issue of the Middle East Insurance Review.

THE CONCORDIA NETWORK

The **Concordia Network** is continuing to grow and to strengthen its ties with its exclusive Associates around the world. In this issue we focus on the areas that have shown a high level of activity for Concordia in the last few months, namely UK, Ireland, the Nordic and Scandinavian Region, the Middle East, North America and China. Our Regional Brochures are available to download from our website:

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



Stephen Beebe

UK and Ireland

Stephen Beebe and Séamus Canning

We are building on our international reputation and have been working in England, Scotland and Ireland. Our discussions with Underwriters and Brokers have shown that there is an appetite for good quality Loss Adjusting skills. Using our wealth of experience we can provide the UK and London market with a Claims Adjusting product that is second to none in terms of technical content, customer care and attention to detail.

With the regulator in the UK and Ireland increasingly turning his spotlight on the insurance industry, we have developed our range of compliance products to meet the ever changing needs of the market. We are able to provide cutting edge audit and compliance services to Underwriters and Brokers in both the UK and Irish markets.

Developments in the Irish market

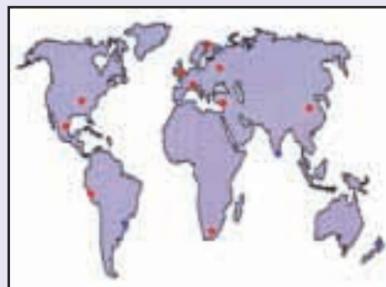


Séamus Canning

Séamus Canning, Concordia's Associate in Ireland writes: “The most significant development in the Irish market recently has been the introduction of the new Consumer Protection Code. This took effect on the 1st August 2006 and it is anticipated that a bedding down period will occur over the next 12 months.

Companies are implementing these changes now and we are eagerly awaiting the changes in the claims process that this code will bring. The code can be viewed on the Regulators web site at www.financialregulator.ie.”

E-mail: seamus.canning@concordiaconsultancy.com



● Most recent developments

● Other Concordia ongoing activities

Middle East – Ian Watt CC Mediterranean Ltd



Ian Watt

We continue to expand our presence in the region both in terms of geographical representation and in the breadth and scale of the services that we provide to our international clients. From our regional hub in Cyprus we have extended our network of

associates and specialist representatives to the UAE, Saudi Arabia, Qatar, Bahrain and Jordan.

Our resources and expertise in the region include claim and risk services especially in the following areas:

- Construction;
- Energy;
- Business Interruption;
- Supervisory;
- Audit.

We remain committed to further development in the region.

E-mail: ian.watt@concordiaconsultancy.com

North America

Gerald Hale



Gerald Hale

Co-operation between Eastland Claim Service and Concordia has been particularly close this year, integrating and fine tuning our catastrophe plans and response services ahead of what was predicted to be an extremely active hurricane season. We contacted our clients to discuss and assess their needs, and developed an appropriate Catastrophe Plan to assist them in time of crisis.

Nordic and Scandinavian Region

Adam Humphrey and
Bengt Wictorsson



Adam Humphrey

We are pleased to report significant expansion of our Nordic resources and capabilities, enabling us to undertake current assignments on behalf of Nordic insureds and insurers, international insurers and reinsurers including London-based principals. Our team has particular experience in dealing with commercial, engineering and energy-related risks throughout the region.

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bengt.wictorsson@concordiaconsultancy.com

China

During the last year we have made several visits to China.



Shanghai

Working closely with our Associates in Beijing we have been assisting government organisations in relation to a National Catastrophe management plan, as well as aspects of the Olympics.

E-mail: luigi.gozzi@concordiaconsultancy.com



Concordia Compliance Service Group

Compliance is one of Concordia Consultancy's four service groups. The consultants within Concordia have considerable experience in audit, review, compliance and performance. Our specialisms are in the following areas:

- Performance of Internal Claims departments;
- Performance of individual books of business or individual claims;
- Performance of TPA's and coverholders under binder and delegated authority contracts;
- Reserve adequacy audits;
- Review of panel service providers;
- Procedural reviews with recommendations;
- Catastrophe adjuster review;
- FSA Compliance reviews.

With the recent focus of the Insurance industry to become FSA Compliant, the subject of Audit and Review is more topical than ever before. At Concordia we approach Compliance and Audit Reviews with professionalism and tact, working with the parties prior to, during and after the review. In this way we are able to produce a tailored, focussed and relevant review with recommendations for improvement.

Unlike many Loss Adjusting practices, Concordia Consultancy Ltd. is registered and authorised by the FSA to assist with: insurance mediation; the administration and performance of non-investment insurance contracts for commercial and retail customers. Please contact Stephen for further information on how we may be of assistance:

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CILA Younger Members' Meeting

Stephen Beebe and Adam Humphrey attended a meeting with the CILA President on the morning of the CILA Annual Lunch held at the Royal Lancaster Hotel in October.



CILA's Executive Director Graham Cave (standing), Stephen and Adam (seated)

The meeting was arranged to enable the Institute's President to gather younger CILA members' views in order to address industry-wide succession planning issues, such as a perceived demographic time bomb leading to a shortage of qualified loss adjusters in the future.

To address this Stephen and Adam discussed in particular:

- attracting more young people into the industry;
- presenting the attraction of a career in claims to graduates;
- promoting CILA's position within the industry;
- maintaining the academic standards of CILA's professional qualifications.