

A member of the **Context** International global adjusting partnership

FitzGerald Consulting

Insurance Claims Consultants
and Loss Adjusters

Your problems are complex
We bring the solutions

WHO WE ARE

INSURANCE CLAIMS CONSULTANTS AND LOSS ADJUSTERS

FitzGerald Consulting Ltd is a specialist insurance claims consultancy and loss adjusting practice. We have four directors and a team of over 20 insurance claims consultants including several senior loss adjusters who specialise in handling a wide range of major Property Damage, Business Interruption and Liability claims. We also have experienced claims managers who were formerly employed by insurers and brokers together with other niche specialists including a lawyer, surveyors, engineers and damage restoration experts.

HOW WE ARE ABLE TO ASSIST YOU

Our insurance claims and loss adjusting consultants offer a wide range of claims handling expertise for Property, Business Interruption, Personal Injury, Products Liability, Professional Indemnity, Marine Transit and Motor losses. All our services are delivered by experienced professionals drawn from insurance claims and loss adjusting practices together with the accountancy, engineering and legal professions. In addition, our insurance claims consultants in Chile provide similar services throughout Latin America.

Working closely with clients, our insurance claims and loss adjusting consultants develop tailor-made solutions for individual losses, CAT claims portfolios, audit and review programmes and other specific consultancy projects covering the full spectrum of claims related issues. Our clients include UK/international insurers, Lloyd's underwriters, loss adjusters, brokers and others engaged in the global claims arena.

OUR PARTNERSHIP WITH CONTEXT INTERNATIONAL

As a member of the Context International global adjusting partnership we have access to many leading overseas loss adjusting practices and claims handling consultants throughout the world. In addition, via a joint working agreement with CP Adjusting, we provide full claims management services throughout the UK; all managed to our own high standards of professional excellence.

WHAT WE DO

- CAT management/incident support
- Complex and major loss adjusting
- Property Damage, Business Interruption and Casualty loss measurement
- Claims preparation analysis, presentation and negotiation
- Dispute resolution and mediation
- Expert Witness and Litigation support
- Counter fraud investigation and training
- Coverholder audits
- External service provider panel reviews
- Systemic audits of claims operations and specific losses
- Tailored programmes for Regulatory compliance

Write to us at
PO Box 5003, Brighton, BN50 9DN

Call us on
+44 (0) 1273 468575 or +44 (0) 7970 246419

Email us at
info@fitzgeraldconsulting.co.uk

CLAIMS HANDLING

- Catastrophe incident response
- Claims portfolio management
- Complex/major loss adjusting
- Dispute resolution and mediation
- In-sourced specialist claims managers
- Policyholder Insurance Claims
- Re-Insurance/Captive programme recoveries and commutations



CATASTROPHE CLAIMS (CAT CLAIMS)

FitzGerald Consulting has built a very strong, world-wide reputation for supporting insurers, reinsurers and other involved parties in the management and handling of Catastrophe claims.

We have multi-disciplinary teams of adjusters, Claims directors/managers and other specialists, such as engineers, accountants, surveyors, quantity surveyors, damage management experts and lawyers, all of whom are able to be mobilised at extremely short notice. Since the company's inception, we have worked on numerous such catastrophe events, including:

*9/11 Terrorist attack, New York - Hurricanes Wilma, Emily and Stan, Mexico - Hurricane Ivan, Grand Cayman
Hurricane Ike, Texas - Explosion, Buncefield, UK - 7/7 Terrorist attack, London - Floods, NE England
Earthquake L'Aquila, Italy - Earthquake, Chile - Earthquake, New Zealand - Floods, Canada*

For our work in Chile, we won a prestigious *British Insurance Award* – Major Loss category.

DISPUTE RESOLUTION, EXPERT WITNESS AND LITIGATION SUPPORT

FitzGerald Consulting is frequently requested to provide Expert Witness advice and Litigation Support to clients both in the insurance industry and throughout the commercial world. We have access to a wide range of highly skilled professionals, including lawyers, accountants, surveyors and engineers all of whom have extensive experience in preparing specialist witness statements for use in litigation actions. Following clients' requirements and those of the particular jurisdiction in which we are operating, we offer both written and oral testimony to Courts and for use in legal disputes between commercial entities, always adhering to local regulations and corporate governance requirements.

As an extension to our Expert Witness work, FitzGerald Consulting also offers a Dispute Resolution and Commercial Mediation service to clients where disputes have arisen which do not justify the expense of a major litigation procedure but where specialist knowledge is required in order for acceptable resolutions to be achieved. Our team of insurance claims consultants includes experienced and accredited commercial mediators who specialise in mediating Property, Business Interruption and Third Party Liability insurance claims.

POLICYHOLDER INSURANCE CLAIMS

FitzGerald Consulting is increasingly being appointed by independent commercial clients to assist with the preparation and presentation of policyholder's claims to Insurers and Re-insurers following the operation of insured perils, both in the UK and throughout the world. We have access to a wide range of highly qualified specialist experts, including lawyers, accountants, surveyors and engineers, all of whom are available to analyse the effects and help with policyholder's claims for Property Damage and Business Interruption losses resulting from:

**Thefts - Fires - Earthquakes - Wind and Rain Storms
Hurricanes - Floods, Water Escapes, and other Catastrophic Natural Disasters (CATS).**

FitzGerald Consulting always works with clients to develop the most economical and effective solutions to problems which arise when disasters have affected their businesses. We analyse the results of the damage and assess potential effects to the policyholder's Profit & Loss Accounts and Balance Sheets. Following this detailed work we prepare claims for submission to insurers and, if required, we are always pleased to negotiate any contentious issues.

In every case we apply the available insurance cover to mitigate losses which have been suffered by businesses and, where necessary, our specialist negotiators explain to clients the limitations of the available insurance coverage.

When a client is faced with uninsured losses; ie those which are not recoverable from insurers; FitzGerald Consulting will prepare and present claims on their behalf to independent third parties from whom it may be possible to recover some or all the losses.

AUDIT AND REVIEW

- Bespoke programmes for processes, policies and compliance
- Coverholder audits
- External service provider panel reviews
- In-house monitoring of technical conduct, systems and financial outcomes
- Pre-acquisition due diligence



FLEXIBLE SOLUTIONS FROM OUR AUDIT AND REVIEW CONSULTANTS

FitzGerald Consulting's audit and review consultants offer a wide variety of bespoke Audit products as a vital management tool for a range of service providers, including in-house claims departments and independent outsourced facilities.

Using our pan-European network of Audit specialists we design and implement detailed reviews of claims handling processes and evaluate the effectiveness of reserving policies, regulatory compliance and claims spend. In addition, we provide flexible solutions covering 'best practice' processes, technical conduct, financial performance and data capture/reporting, either as specific audits or for service provider comparisons within a fully integrated audit programme.

Our Coverholder Audit specialists create comprehensive packages for monitoring corporate and regulatory compliance within Delegated Underwriting facilities.

CYBER RISKS

- Business interruption loss measurement
- Risk assessment and claims handling expertise
- Software and hardware compliance and life-cycle management solutions
- Tailor-made solutions and impartial advice for minimising exposures



A VERY REAL THREAT

Cyber risks have evolved with technology and are now the fastest growing threat to businesses in the 21st Century. Losses from cyber risks include loss of corporate data, damage to intellectual property, third party losses and they often result in long term damage to reputation as well as significant financial penalties and major costs to restore a good reputation.

Global Corporate Governance requirements are placing explicit responsibilities on Boards to ensure that they understand and manage their Risk Exposures to a very high level.

NEW RISKS REQUIRE INNOVATIVE SOLUTIONS

Although the risks are new, the principles required to deal with them are well established which is why FitzGerald Consulting has developed a range of innovative tailor-made solutions for minimizing exposures to Corporate Assets, IT Systems and interruption to business operations.

FitzGerald Consulting also offers assistance on cases where losses have already occurred, including losses which are covered by insurance policies, especially in relation to Business Interruption.

CONSULTANCY

- Dispute resolution, expert witness and litigation support
- Interim management solutions
- Risk management, consultancy and performance measures and evaluation
- Training and corporate development
- Counter fraud investigation and training
- Claims management services



EXPERT CONSULTANTS IN SPECIALIST AREAS BEYOND CLAIMS HANDLING AND AUDITING

FitzGerald Consulting comprises a unique blend of senior claims management and technical expertise. Operating globally through divisions in the UK, Latin America and Asia Pacific, we provide informed impartial advice and support for a host of issues beyond the handling and audit of claims. In addition, as a member of the Context International global adjusting partnership, we have access to over 40 different loss adjusting practices with some 300 offices in 50 countries around the world. In the UK, New Zealand and Australia FitzGerald Consulting is Context International's sole representative.

DISPUTE RESOLUTION, EXPERT WITNESS AND LITIGATION SUPPORT

FitzGerald Consulting is frequently requested to provide Expert Witness advice and Litigation Support to clients both in the insurance industry and throughout the commercial world. We have access to a wide range of highly skilled professionals, including lawyers, accountants, surveyors and engineers all of whom have extensive experience in preparing specialist witness statements for use in litigation actions. Following clients' requirements and those of the particular jurisdiction in which we are operating, we offer both written and oral testimony to Courts and for use in legal disputes between commercial entities, always adhering to local regulations and corporate governance requirements. As an extension to our Expert Witness work, FitzGerald Consulting also offers a Dispute Resolution and Commercial Mediation service to clients where disputes have arisen which do not justify the expense of a major litigation procedure but where specialist knowledge is required in order for acceptable resolutions to be achieved. Our team of insurance claims consultants includes experienced and accredited commercial mediators who specialise in mediating Property, Business Interruption and Third Party Liability insurance claims.

INTERIM MANAGEMENT SOLUTIONS

From time to time, and especially following CATs when work loads are extremely high, FitzGerald Consulting is requested to provide a range of specialist claims managers, to work within our client's corporate structure, assisting their regular staff with the management of large portfolios of insurance claims. Predominantly, this occurs when a client is experiencing an unusually high volume of property damage losses following CAT events such as earthquakes, hurricanes, widespread flooding and other natural disasters. Our multi-disciplinary teams of insurance loss adjusters and claims managers have extensive experience of handling such claims and are available to assist clients on short or long term contracts.

Irrespective of wherever in the world we are requested to provide insourced staff we always ensure that our loss adjusters and claims managers familiarise themselves with our client's systems, procedures and policies and comply with local regulatory requirements. We provide 'best practice' advice when requested, based on our widespread experience of handling large volumes of losses, but we always tailor our claims handling and management to the client's corporate culture. FitzGerald Consulting is also able to provide Interim Management Solutions to major corporate clients following CAT events or when claims handling departments are undergoing major restructures or other similar major corporate changes.

RISK MANAGEMENT CONSULTANCY, PERFORMANCE MEASURES AND EVALUATION

Using our multi-disciplinary team of insurance claims and loss adjusting consultants, FitzGerald Consulting provides Risk Management advice to corporate clients and recommends a range of appropriate KPIs to assist with the measurement and evaluation of our client's claims handling structures, procedures and risk management requirements.

By inputting a range of strategic management measures, based on our widespread experience of claims handling and 'best practice' procedures, we effectively demonstrate to clients how substantial cost savings may be achieved, often just by adopting small procedural changes.

TRAINING AND CORPORATE DEVELOPMENT

All our senior insurance claims and loss adjusting consultants have, from time to time, been requested to provide training and corporate development, either as a one-off lecture or as part of a major in-house technical training programme.

Many of our wide range of insurance-related experts have considerable experience as public speakers, both in the UK and around the world. They are happy to present, either individually or as part of a team, delivering a focussed message in accordance with the client's requirements and having regard to local cultures and regulations.

We organise technical workshops specifically targeted at particular audiences covering a wide range of subjects such as our experience gained from handling CAT claims, Business Interruption losses, Personal Injury, Third Party Liability claims and complex technical loss adjusting assignments.

COUNTER FRAUD INVESTIGATION AND TRAINING

FitzGerald Consulting recognises that fraud claims costs the insurance industry – and therefore honest individual domestic and commercial policyholders – very substantial sums year on year. Our Fraud Investigation Unit has developed a range of bespoke counter fraud strategies together with standards for ensuring compliance with regulatory requirements governing the conduct of fraud investigations. In addition, we offer training in conversation management skills and telephone interview techniques.

Fraud analysis may be carried out in its own right or, as we have often done, as part of an overall audit and review focused on reducing leakage and unnecessary claims spend.

CLAIMS MANAGEMENT SERVICES

At FitzGerald Consulting we provide a variety of claims management services, including:

- In-sourced Claims Managers
- Directors and other Claims handlers, either on a short or long-term basis
- Reinsurance/Captive programme recoveries and commutations
- Risk Management Consultancy
- Pre-risk surveys
- Training and development programmes

Our subsidiary company in Chile, also acts as a fully out-sourced Claims department for a major global insurer.

A VARIED PORTFOLIO

Our recent assignments have included CAT programme management, incorporating both interim and long term resourcing solutions, major Property Damage and Business Interruption Loss Adjusting and Claims Presentation, Expert witness and Litigation support work.