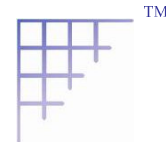




Loss Adjusting and Risk Consultancy Services in Sweden, Finland, Norway and Denmark





Wictorsson & Partners and Concordia Consultancy

Wictorsson & Partners and Concordia Consultancy combine seamlessly to provide a fresh, cost-effective and professional insurance adjusting and risk consultancy service.

The partnership between these two firms offers a concise, efficient and high quality service. The service can assist with assignments in Sweden, Finland, Denmark and Norway and with cases elsewhere in the World on behalf of Scandinavian clients.

About Concordia Consultancy

Concordia is an international firm providing loss adjusting, risk consulting, compliance and dispute resolution services from London, Singapore, Sri Lanka, Cyprus, Antigua and New York.

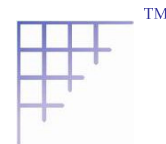
Concordia operates on a multi-disciplinary basis and has extensive experience in the management of complex claims, especially those involving multi-country issues.

We have significant experience dealing with commercial, industrial and professional Insureds, as well as high net worth individuals.

About Wictorsson & Partners

Wictorsson & Partners AB was founded in 1998 and provides loss adjusting services in Sweden and neighbouring countries.

Wictorsson & Partners AB has a large network of consultants throughout Sweden and is one of the leading and most respected loss adjusting firms in the region.



The Concordia Wictorsson Approach

Our joint approach ensures that the necessary resources to deliver comprehensive and accurate information are available to address the key issues in any claim:

1. Is the claim covered under the policy?
2. If so, how much is the fair and correct payment?
3. Can another party be held responsible for the costs incurred by the Insured and the Insurers?

We recognise that an incident leading to a claim will involve significant concern and disruption to the Insured. The non-confrontational approach adopted by us is part of our philosophy to help parties reach agreement.

Through our partnership, the involvement of appropriate specialists on accounts such as Power Generation, are pre-agreed.

We have significant experience dealing with commercial, industrial and professional Insureds as well as high net worth individual policyholders. Claims have been dealt with by our professionals in the areas of:

Property Damage

- Fire and explosion
- Terrorism
- Hurricane
- Tsunami
- Theft and robbery
- Cash and jewellery
- Construction
- Power generation and transmission
- Telecommunications
- Financial institutions
- Aviation

Financial Loss

- Loss of profit
- Extra expenses
- Fidelity guarantee
- Bankers' blanket bond
- Performance guarantee
- Loss of license

Liability / Casualty

- Products liability
- Public liability
- Software defects
- Construction liability
- Professional Indemnity

You can find more information on Concordia and Wictorsson & Partners, our services and personnel on our websites below:

www.concordiaconsultancy.com

www.wictorssonpartners.se

Regional Team Personnel



Bengt Wictorsson

BSc, ICE, SSCSE

Principal of Wictorsson & Partners

Concordia Regional Associate for Sweden, Finland, Norway, Denmark.

Experience

10 years experience in construction works. 20 years experience in Loss Adjusting including 2 years of underwriting. Has travelled throughout Europe on insurance claims.

Specialisations

Contractors All Risks

Fire, Water & Burglary Losses

Liability Losses

Languages

Scandinavian Languages

English

Some German

bengt.wictorsson@concordiaconsultancy.com



Adam D. Humphrey

LLB (Hons), DipLP, MA, ACII, Chartered Insurance Practitioner

Senior Consultant

Experience

9 years dealing with complex commercial claims and dispute resolution, 7 of which as an international loss adjuster.

Specialisations

Power generation, energy (on and offshore), marine, property and casualty.

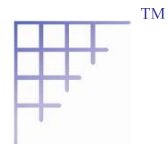
Scandinavian Experience

- Investigation and resolution of construction and energy-related losses (on and offshore) intimated by leading operators, their partners and contractors / subcontractors, and third parties.
- Instructed to act on a variety of material damage and business interruption claims made against CAR/BAR wordings and operating programmes on behalf of captive insurers, self insurers, national and international insurance and reinsurance markets.
- Dealt with losses involving multi-national and domestic organisations, and international claims affecting Scandinavian insureds.
- Engaged by leading Scandinavian organisations to undertake claims audits and reviews involving applying past loss experience to proposed policy wordings to support informed procurement decision-making.
- Experience acting for Scandinavian risk carriers, including insurers, run-off vehicles, captives and self insurers.
- Holds Norwegian Offshore Safety course accreditation.

Languages

Basic French

Limited German and Italian



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Web links:

www.concordiaconsultancy.com and www.wictorssonpartners.se