



sedgwick®

# United Arab Emirates



# Global reach with local expertise

We provide market leading loss adjusting and claims management services, backed by strong local knowledge and our global expertise.



In addition to our claims management services we can offer pre and post risk surveys.

Our specialisms include major construction all risks (CAR) and erection all risks (EAR) projects and our teams have worked on a wide variety of infrastructure initiatives including the largest gas/fuel oil power plant in the world and the construction of a metro system which was one of the world's largest civil engineering projects.

### Strength in size and experience

Our specialist insurance and claims support includes:

- Power and energy
- Property
- Fire
- Business interruption
- Construction and engineering
- Theft
- Liability
- Fidelity guarantee
- Bankers blanket bond
- Marine
- Cyber
- Specie

Sedgwick is a global organisation, operating a fast, efficient, and consistent service from our operating platform of more than 27,000 employees across 65 countries.

We work with businesses, insurance companies, insurance brokers and policyholders, offering expert and impartial assistance when losses occur.

We always look to improve and invest in our people, processes and technical resources.

Locally, our colleagues include qualified adjusters with tertiary engineering and surveying qualifications, and we supplement our expertise with technical support from our Middle Eastern and International network when required.



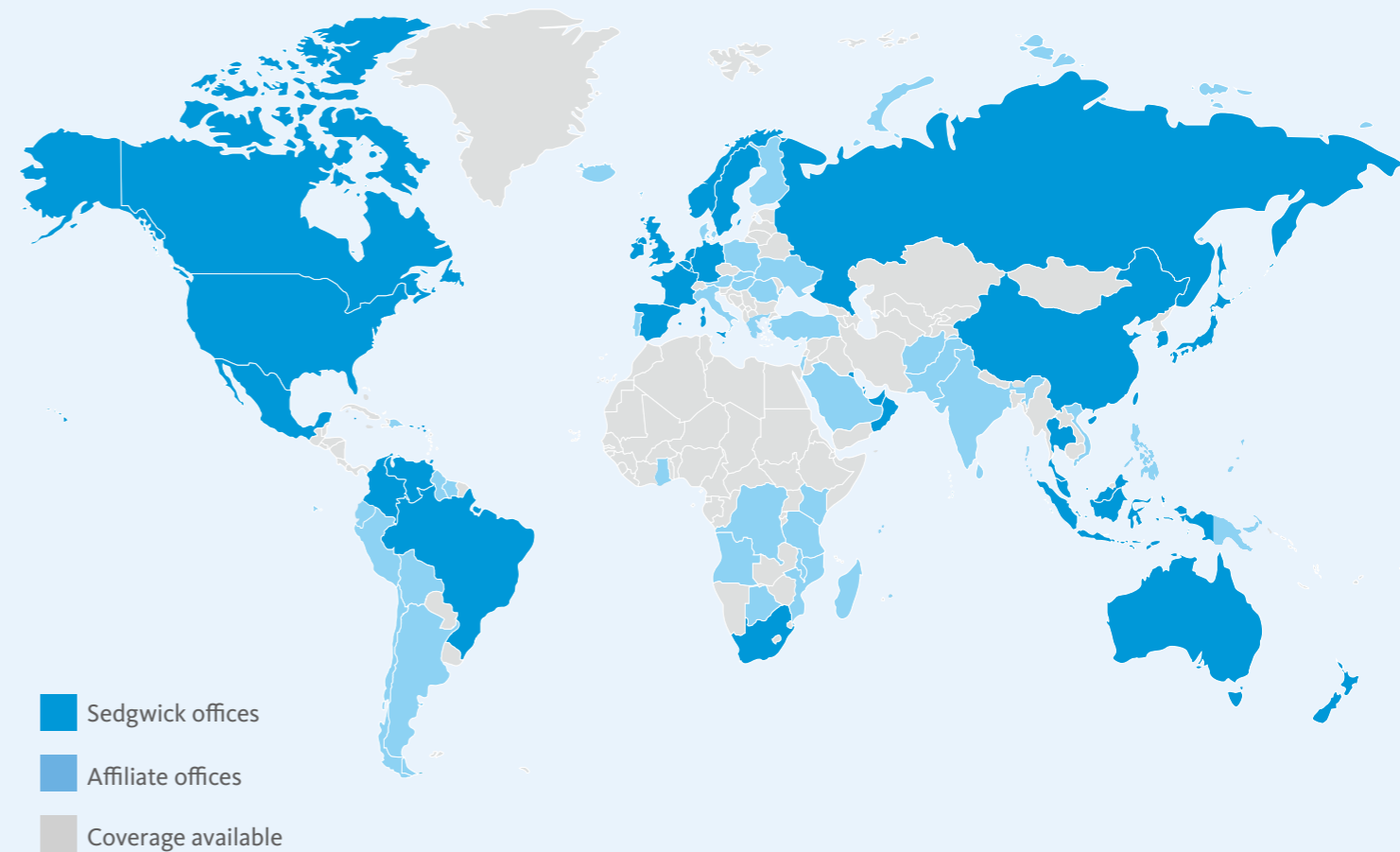
**Sedgwick globally**

- 27,000+** colleagues globally
- 900+** offices
- 65+** countries
- 65+** languages spoken

# Local network coverage



# Global network coverage



## Country Managers

Richard Croudson	Country Manager - UAE	+971 50 620 6090	richard.croudson@ae.sedgwick.com
Manzoor Andrabi	Country Manager - KSA	+973 3899 4651	manzoor.andrabi@sa.sedgwick.com
Ian Gault	Country Manager - Qatar	+974 5597 8022	ian.gault@qa.sedgwick.com
Carl Roberts	Country Manager - Oman	+968 9012 6005	carl.roberts@om.sedgwick.com
Simon Weston	Country Manager - Kuwait	+44 73 0649 8111	simon.weston@kw.sedgwick.com

## Regional Resources

Mike Brogden	CEO - Sedgwick International Middle East	+974 3343 5993	mike.brogden@qa.sedgwick.com
Nick Hide	Global Practice Leader	+971 5055 96706	nick.hide@ae.sedgwick.com
	Power Regional Engineering Director		
Carl Roberts	Regional Head of Business Interruption	+968 9012 6005	carl.roberts@om.sedgwick.com
Om Prakash	Regional Manager - Marine	+965 6760 1267	om.prakash@kw.sedgwick.com

Afghanistan	China	Hong Kong	Netherlands	Romania	Thailand
Argentina	Colombia	Hungary	New Zealand	Russia	Trinidad
Australia	Curaçao	India	Norway	Saudi Arabia	Turkey
Austria	Cyprus	Indonesia	Oman	Singapore	Ukraine
Bahamas	Denmark	Ireland	Pakistan	Surinam	United Arab Emirates
Bahrain	Dominican Republic	Italy	Papua New Guinea	Slovakia	United Kingdom
Belgium	Ecuador	Japan	Peru	South Africa	United States
Bolivia	France	Kenya	Philippines	Spain	Venezuela
Brazil	Germany	Korea	Poland	St. Croix	Vietnam
Cayman Islands	Greece	Kuwait	Portugal	St. Thomas	
Canada	Guam	Malaysia	Puerto Rico	Sweden	
Chile	Guyana	Mexico	Qatar	Taiwan	

# Core expertise

We offer a unique blend of stability, innovation and technical ability across a variety of disciplines.



## Energy

We are one of the leading adjusters in this field and our experts have extensive experience in handling major losses at pipelines, oil refineries and a variety of upstream and downstream process facilities.



## Power and Utilities

We have recognised power and utilities specialists, including engineers of all types. We regularly handle large losses involving combined-cycle, gas, steam, nuclear and renewable (hydro, wind and solar) power; as well as telecoms companies, water, waste water and similar utilities.



## Property

Property losses primarily form the core business of Sedgwick. We specialise in large/complex losses, large domestic and international commercial risks, middle market commercial property losses, and real estate, residential and catastrophic losses.

The common property losses arise from fire, storm, theft and flood. With broad all risks coverage provided, the range of damage or loss types is extensive. Our experts are trained and experienced in handling business interruption claims.

We proactively consider the involvement of specialists in fire investigation, loss mitigation, cleaning, loss quantification and, if necessary, salvage dealers to assist with disposal. We also work alongside forensic accountants on more complex business interruption losses.



## Construction and engineering

We are recognised for our expertise in buildings, civil engineering and mechanical and electrical engineering projects. This allows us to provide a high level of technical competence in contractors all risks, engineering all risks, delay in start-up (DSU) and completed civil works claims, as well as construction liability and stand-alone machinery breakdown claims.



## Liability

Our dedicated team of experienced adjusters handle a wide range of liability claims. Our services range from providing an investigation of the circumstances and securing witness statements to full adjustments, including: quantum assessments, settlement negotiations and dedicated technical and legal assistance in subrogation and recovery.

Our senior liability specialists also handle liability and professional indemnity claims for both local insurers and international reinsurance markets.



## Financial and special risks

We provide specialised loss adjusting and risk management expertise across a wide spectrum of financial, BBB, commercial crime, jewellers' block, fine arts, product recall and political risks.



## Marine

Our dedicated marine surveyors offer expertise on most aspects of cargo and nautical surveys, including loss prevention measures, the supervision

and control of cargo, on/off hire surveys and draft surveys. Our qualified adjusters also offer expertise in dealing with a variety of claims including carriers' liability, warehouse keepers' liability and stock throughput losses.



## Forensic accountancy services (FAS)

Our FAS team provides astute, independent forensic accounting, fraud detection and litigation services to insurers, reinsurers and the wider business community.

Our forensic accounting expertise ensures insurance claims – including business interruption and stock loss – are accurately quantified and resolved.

Our litigation support and dispute resolution team has built a reputation for conducting rigorous analyses and providing objective opinions for business valuations, dispute resolution and litigation support matters, solvency assessments, and many other assignments requiring expert financial analysis and opinion. We have experience across a wide range of industries, including mining, energy and power.



## Cyber and technology

In a changing and increasingly exposed industry, cyber claims require an adapted and modular solution. We offer services to clients, brokers and insurance companies including risk verification, cyber security monitoring and management, loss adjusting and forensic IT, and incident remediation.



# Our team

Our local and international loss adjusters have expertise across a range of industries, making our experts a multi-discipline team to serve our clients.

## ABU DHABI OFFICE

### Richard Croudson

BA (Hons) Econ  
Country manager – UAE



M: +971 50 620 6090  
D: +971 2 666 2303  
E: richard.croudson@ae.sedgwick.com

Richard entered loss adjusting in 1990 working throughout the UK on a range of commercial property and CAT event losses.

In 2003 he was on secondment in Bermuda within an insurer managing claims arising from Hurricane Fabian and spent the next couple of years in the Caribbean in similar roles.

He relocated to Abu Dhabi in 2005 where he was country manager for an international loss adjusting practice, managing notable power and water, utility, oil and gas industry accounts, and gaining significant exposure to CAR/EAR, machinery breakdown, and engineering losses.

He joined Sedgwick in the UAE in 2015 where he is now country manager responsible for both Dubai and Abu Dhabi offices.

### Feras Suleiman

BBA MBA (Business Administration)  
Senior loss adjuster



M: +971 56 161 6511  
D: +971 2 666 2303  
E: feras.suleiman@ae.sedgwick.com

Feras is an experienced loss adjuster having worked in the industry for over 10 years in the Middle East.

He primarily handles property, construction and engineering type losses, and also undertakes pre-risk surveys for underwriters across various classes of business.

An Arabic speaker, Feras has been appointed on Government and Ministry, and educational institutions insurance schemes over the years.

Feras hold an MBA in business administration.

### Sai Kiran Anbumani

BSc (Hons)  
Loss Adjuster



M: +971 54 309 9655  
D: +971 2 666 2303  
E: sai.anbumani@ae.sedgwick.com

Sai Kiran began his loss adjusting career in the UAE in 2016 working with a regional loss adjusting practice.

He has handled losses across a range of property and engineering (CAR/EAR/CPM/MBD) classes of business, as well as crime/financial lines and marine/cargo surveys.

Sai Kiran is a qualified mechanical engineer and successfully completed a Masters in Logistics.

### Will Farrier

BSc (Hons)  
Loss Adjuster



M: +971 54 791 8495  
D: +971 2 666 2303  
E: will.farrier@ae.sedgwick.com

Will has recently joined Sedgwick to take up a post on our Graduate Program.

Will has just successfully completed his 4 years honours degree in building surveying in the UK and is progressing towards the RICS industry qualification, as well as commencing with CILA examinations.

Will is designated as a junior loss adjuster and undertakes surveys across all classes of business under direct supervision of our experienced senior staff.



# Our team

Our local and international loss adjusters have expertise across a range of industries, making our experts a multi-discipline team to serve our clients.

## DUBAI OFFICE

### Richard Croudson

BA (Hons) Econ

Country manager – UAE



M: +971 50 620 6090  
D: +971 2 666 2303  
E: richard.croudson@ae.sedgwick.com

Richard entered loss adjusting in 1990 working throughout the UK on a range of commercial property and CAT event losses.

In 2003 he was on secondment in Bermuda within an insurer managing claims arising from Hurricane Fabian and spent the next couple of years in the Caribbean in similar roles.

He relocated to Abu Dhabi in 2005 where he was country manager for an international loss adjusting practice, managing notable power and water, utility, oil and gas industry accounts, and gaining significant exposure to CAR/EAR, machinery breakdown, and engineering losses.

He joined Sedgwick in the UAE in 2015 where he is now country manager responsible for both Dubai and Abu Dhabi offices.

### Dr Nick Hide

BEng (Hons) PhD CEng MIMMM Eur Ing

Global practice leader –power  
Regional engineering director



M: +971 50 559 6706  
D: +971 4 255 5398  
E: nick.hide@ae.sedgwick.com

Nick is the global power practice leader and regional engineering director for the Middle East. A chartered engineer with over 25 years' experience in specialist adjusting of power generation, energy and process plant losses involving all types of equipment including; gas turbines, steam turbines, nuclear, hydroelectric, diesel and solar power installations throughout the Middle East, North Africa and Asia.

Following a degree and PhD in mechanical engineering and materials science, he worked as a consultant conducting failure investigations and remaining life assessments of power stations, process plant and down-stream petrochemical plant for owners, operators and insurers.

Nick initially joined the insurance industry, based in London to adjust power generation, downstream petrochemical and heavy engineering losses on a home foreign basis before being based in the UAE. His experience includes CAR/EAR/DSU losses as well as operational policy PD/BI losses.

### Colin Macdonald

BA ACII FCILA FUEDI-ELAE

Major & complex  
loss adjuster



M: +971 56 113 4363  
D: +971 4 255 5398  
E: colin.macdonald@ae.sedgwick.com

Following graduation with a degree in accounting & economics, Colin began his loss adjusting career in 1985 in Scotland for a UK practice and gained associate directorship. Colin became a Fellow of the Chartered Institute of Loss Adjusters in 1997. In the mid-90's Colin joined Sedgwick in Scotland, working on high level commercial losses. After a short spell as claims director with a regional broker, Colin returned to Sedgwick taking up a major & complex loss adjuster role in their Glasgow office.

In early 2020 Colin transferred to the Dubai/UAE office of Sedgwick. Colin has extensive experience of commercial property and business Interruption claims, has worked in the Caribbean on Hurricane Cats., and in New Zealand on earthquake damage claims. Colin has gained experience in major claims for CAR, jewellers block, fine arts, fidelity guarantee and liability losses in both the UK and Middle East. He has recently been working in Beirut on major losses arising from the August 2020 explosion.

### Manoj Chaurasia

BE (Production) SLA-IRDA FIII Cert CILA

Major & complex  
loss adjuster



M: +971 50 593 4510  
D: +971 4 255 5398  
E: manoj.chaurasia@ae.sedgwick.com

Manoj is a qualified production engineer and has over 15 years' experience in loss adjusting. He worked for a major manufacturing company in India prior to starting his loss adjusting career.

Manoj is responsible for handling a mixed portfolio of losses including fire and allied perils, machinery breakdown, engineering including EAR/CAR and related liability, contractors' plant & equipment, and energy insurance policy.

He specialises in assessment of major losses in the construction projects, high rise towers and machinery breakdown.

### Gary Wilson

Cert CILA BDMA Ins Tech

Major & complex  
loss adjuster



M: +971 56 188 0718  
D: +971 4 255 5398  
E: gary.wilson@ae.sedgwick.com

Gary is a senior loss adjuster with over 20 years' loss adjusting experience. Eleven of those years have been spent in the Middle East with international adjusting firms where he has gained significant experience of handling multi million-dollar losses in the Middle East as well as Africa, Asia and Europe.

He specialises in losses across multiple disciplines including property, liability, specie, financial Lines, CAR, EAR, CPM, terrorism and contingency covers. He also has experience of losses in arbitration as well as high profile claims in the media.

He has adjusted losses in the UK/Ireland, Thailand, Iraq, Sri Lanka, Maldives, Turkey, Egypt, Uganda, United Arab Emirates, Qatar, Jordan, Kuwait, Lebanon, Saudi Arabia, Bahrain and Oman.

### Ved Tripathi

BE (Mech), CEng(I), FIII, Dip CII

Senior loss adjuster



M: +971 56 683 3755  
D: +971 4 255 5398  
E: ved.tripathi@ae.sedgwick.com

Ved is a qualified mechanical engineer by profession and has over 15 years' experience in the insurance industry. Ved started his career in the steel manufacturing industry and is a former practicing loss adjuster who worked for Cunningham Lindsey, India. He also worked with a number of insurers based in Qatar and was managing P & C claims for the entire state.

Prior to joining Sedgwick Ved was lead property claims consultant with a global broker's financial advisory services team in Dubai and dealt with large and/or complex claims across a broad range of industries in the Middle East region.

Ved is a fellow of the Insurance Institute of India, has a diploma in insurance from CII UK and qualified as a chartered engineer in India.

# Our team

Our local and international loss adjusters have expertise across a range of industries, making our experts a multi-discipline team to serve our clients.

## DUBAI OFFICE

### Vivek Ram Mohan

Bsc AIII (Marine)

Marine manager



M: +971 56 422 6689  
D: +971 4 255 5398  
E: vivek.ram@ae.sedgwick.com

Vivek is an Associate of the Insurance Institute of India with over 28 years' experience as a marine cargo surveyor and loss adjuster. He has personally carried out over 3,000 surveys in India, Nepal, Bangladesh, the UAE, Oman and Bahrain.

Vivek started his career as a cargo surveyor at a Lloyd's Agency, Kathmandu, Nepal in 1992 and thereafter acted as manager for Lloyd's agents in Kathmandu, Nepal and in New Delhi, India. Later, he worked as head of operations (India and Nepal) with one of the oldest and largest international cargo surveying and claim settling agents based in India.

Vivek relocated to the UAE in 2015, he now manages the marine cargo survey and claims department at Sedgwick.

### Daniel Brogden

BSc Hons

Loss adjuster



M: +971 54 998 5664  
D: +971 4 255 5398  
E: daniel.brogden@ae.sedgwick.com

Dan has recently re-joined Sedgwick following a year's internship to take up a post on our Graduate Program.

Dan has just successfully completed his 4 years honours degree in building surveying in the UK and is progressing towards the RICS industry qualification, as well as commencing with CILA examinations.

Dan is designated as a junior loss adjuster and undertakes surveys across all classes of business under direct supervision of our experienced senior staff.





# Digital strategy

At Sedgwick we have opted for the development of tools adapted to the claims field; effective ways to simplify processes, reduce management costs, save on compensation requested and fraud detection.

## Our digital strategy delivers;

- **Improved customer experience**  
Personalised, intuitive, effective, fast, clear
- **Reduced timescales**  
Effective protocols, adapted tools, loss adjusting report generators
- **Reduced cost on compensation and processing**  
Self-service, improved communication
- **A better global insight**  
Business interruption, digital data, analytical capability

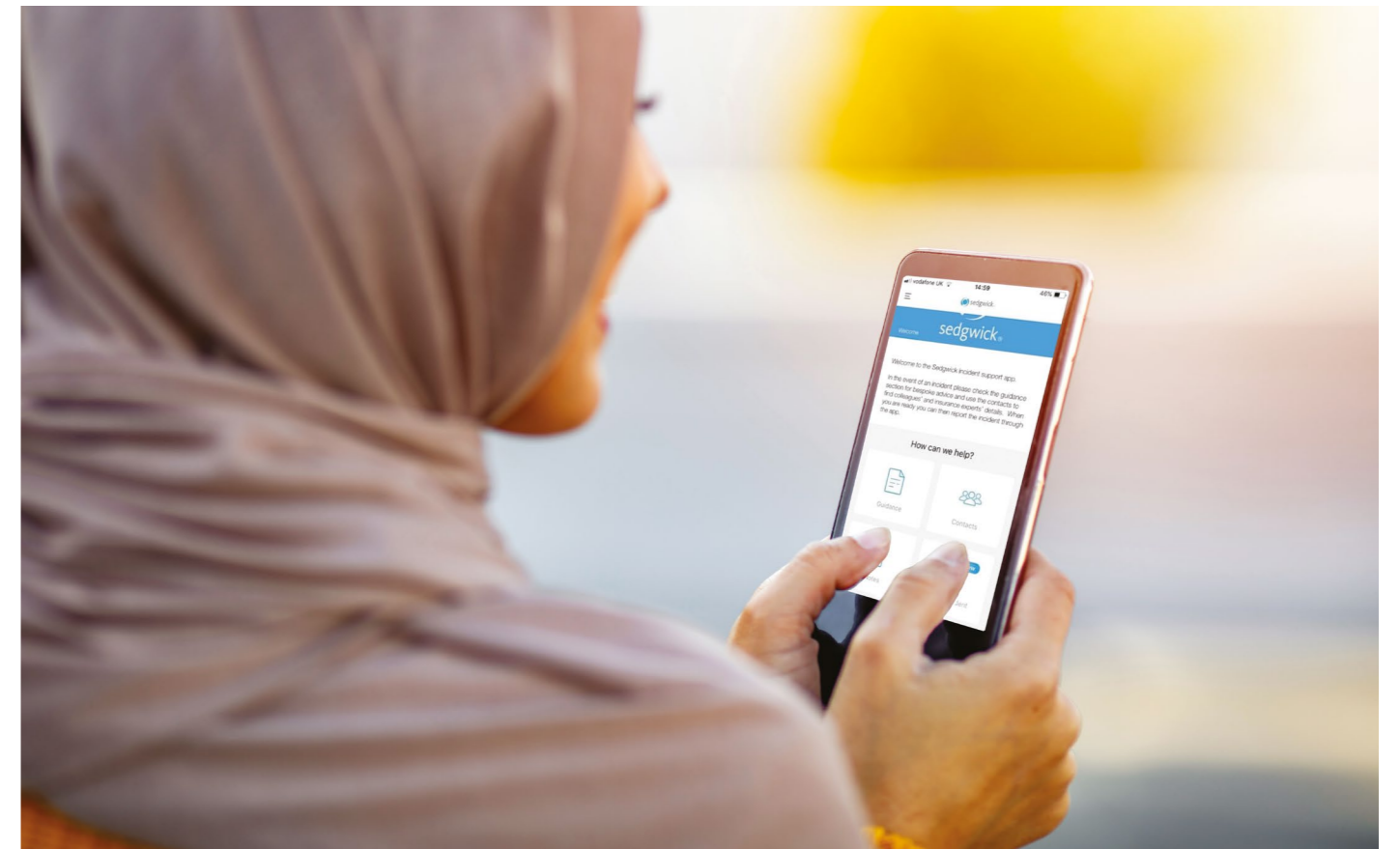
## Our developments to date include:

- Customer portal access 24/7/365
- Loss adjustment video tool
- Drones: access to inaccessible places
- Cell phone connectivity for loss adjusters
- Generated online reports: business interruption
- Our own management system

## Technology and the digital claims journey

We firmly believe in embracing technology to deliver solutions for you and your customers. We're at the cutting edge of using technology to improve service and lower cost. Our technology is designed by the need to achieve at least one of the following key priorities:

- To improve the customer experience
- To reduce the cost
- To reduce indemnity spend
- To enhance customer or data insight
- To support & enable your own digital strategy





Global solutions.  
Local expertise.