

# LATIN AMERICA AND CARIBBEAN



Global solutions.  
**Local expertise.**

# Local market knowledge

As a leader in global claims management, Sedgwick offers a unique blend of expertise, innovation and technical ability across a variety of disciplines.

A claim is an insurance policy in action; when the unexpected happens, you need a strong and reliable business partner to deliver on that action.



### Working together

Our expert teams will work with you to ensure that the best outcomes are always achieved.

At Sedgwick, our team is dedicated to working closely with you, building a solid understanding of the complexities of each loss and delivering a great customer experience from the first site visit until the claim is fully settled.



### Communication

Whatever the circumstances of the loss, we're committed to open and honest dialogue throughout the claims process.

This excellent service is made possible by experience, training and commitment. We always have the right people in the right place at the right time.



### Responsiveness

Our local presence means we're prepared for any kind of loss situation or catastrophe.

At Sedgwick, we are here to guide you and your clients through the claims process as quickly and efficiently as possible.



### Proactive loss management

Our collaborative approach considers all parties involved and aims to build consensus with all stakeholders.

Our global coverage means we have experts near you who understand your business, culture and regional requirements.

*At Sedgwick, we are available to guide you and your clients through the claims handling process as quickly and efficiently as possible.*



230+ colleagues throughout LatAm and Caribbean

31,000+ colleagues globally

80 countries

65+ languages

# Latin America and Caribbean locations

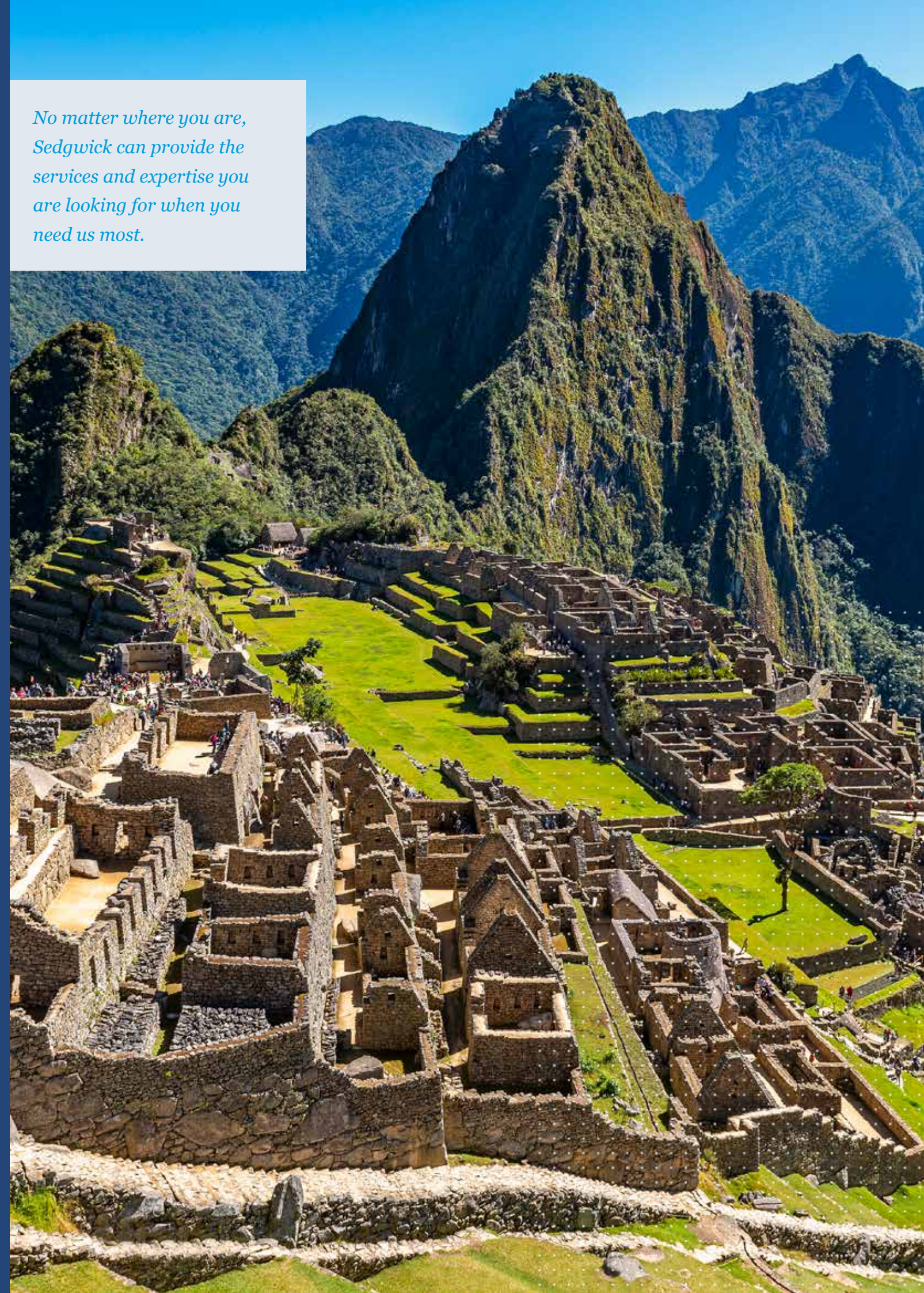
Sedgwick has the largest roster of expert claims adjusters in the world. With offices and support resources throughout Latin America and the Caribbean, we are able to respond quickly, wherever needed, to assist clients and their policyholders.



All claims are centrally managed by an account supervisor to ensure a single point of contact.

In addition to being responsible for the assignment and coordination of the specialists required for each claim, the account supervisor ensures the client's interests and local requirements are fully met.

*No matter where you are, Sedgwick can provide the services and expertise you are looking for when you need us most.*



# What we do

*Sedgwick has claims management specialists offering expert solutions in nearly every sector.*

## LOSS ADJUSTING

From domestic household claims and small-to medium-sized enterprises (SMEs) to experts in highly specialized areas; and with experience in catastrophic losses, we ensure the right resources are available in the right place at the right time to efficiently manage your claims.

Our on-the-ground network covers nearly all of Latin America and the Caribbean, and our owned operations around the world mean we can handle your needs from a local and global regulatory standpoint.

We work with insurers, reinsurers, brokers, Lloyd's syndicates, corporate clients and government bodies. Our key services include:

### Major and complex loss

Adjusting a major loss demands technical excellence and the right resource on the ground.

**Industry experts** – Our expertise comes from deep experience with very specific circumstances. What most insureds see very occasionally, our major and complex loss experts deal with on a day-to-day basis.

**Strategic locations** – We have experts around the world ready to respond to your needs.

**Proactive action** – Our knowledgeable teams can take swift and effective action to mitigate losses, settle claims, and quickly get families and businesses back on track.

### Catastrophe losses

Regardless of the size, scope or location, our catastrophe specialists mobilize quickly to assess and manage disaster-related claims.

Our catastrophe response team will work to accurately determine coverage and provide appropriate, insightful reporting and analysis throughout the life of every claim.

We have specialists in virtually every industry sector and, for some, dedicated specialist industry practice groups.

*We work with insurers, reinsurers, brokers, Lloyd's syndicates, corporate clients and government bodies.*



## THIRD PARTY ADMINISTRATION (TPA)

With over 900 people focused on TPA solutions outside the U.S., we offer a coordinated, account-managed approach with both centralized management information and a stewardship model. We can tailor solutions across all lines of business, including property, casualty, motor and specialty. We also provide a global technology platform with flexible ways to notify a claim and offer simple, secure access to real-time claims data and meaningful data intelligence. Our clients can select the service they need from our range of options:

- Onboarding
- First notice of loss
- Triage
- Fraud screening
- Investigation and resolution
- Treasury management
- Management information
- Data analytics

## CONSULTANCY

We have a number of specialist divisions working on all parts of the risk lifecycle.

### Forensic accounting services

Our forensic accounting, investigation and business income experts provide astute, independent financial analysis to insurers, reinsurers and captive insurance companies to ensure claims are accurately quantified and resolved. We analyze the difficult financial components of insurance claims, uncovering the evidence to measure the full financial impact of any business interruption loss.

### EFI Global

EFI Global, a Sedgwick company, leads the industry with the widest range of engineering, fire investigation, failure analysis, forensics, origin and cause investigations, environmental consulting, accident reconstruction, laboratory testing, quantity surveying, site monitoring, 3D imaging and specialty consulting services available to public and private entities.

EFI's skilled and experienced professionals and technical specialists deal with a full range of losses and provide immediate response to clients worldwide – anytime, anywhere.

### Loss control

Our loss control services minimize insurance costs, injuries and lost productivity time through a variety of services, including building system analysis, construction management and monitoring, defect and cost valuations, property condition assessments, emergency spill response, environmental health and safety plans and litigation support.

## Core expertise

### PROPERTY

Sedgwick can handle all kinds of property claims, including large and complex losses, large domestic and international commercial risks, middle market commercial property losses and real estate, residential and catastrophic losses. We have deep expertise in loss adjusting for traditional fire, storm and theft losses, and our colleagues are well trained in business interruption.

### LIABILITY

Our dedicated team of experienced adjusters manage 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.

Sedgwick's senior liability specialists also handle casualty and professional liability claims for both local insurers and international reinsurance markets.

### MARINE

Our dedicated marine experts offer expertise on many aspects of cargo and nautical surveys, including loss prevention measures, 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 in carriers' liability, warehouse keepers' liability and stock throughput losses.



## Specialist sectors

### CONSTRUCTION AND ENGINEERING

We are recognized 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 startup (DSU) and completed civil works claims, as well as construction liability and standalone machinery breakdown claims.

### RETAIL DISTRIBUTION

Today's global supply chains demand that retail and distribution players have partners with broad expertise and deep international resources to support their needs and interests when and where losses occur. Sedgwick is among the world's largest loss adjusting and insurance service providers, with specialists in the retail and distribution industries located in LatAm and the Caribbean and across the globe. We are proud to manage global accounts for a number of the world's leading insurers in this sector.

### POWER AND ENERGY

We're one of the leading providers of loss adjusting in this field. Our specialists (including engineers of all types) have extensive experience in handling major losses at pipelines, oil refineries and a variety of upstream and downstream process facilities. We are also skilled in working on renewable energy claims, including hydro, wind and solar, and regularly handle large losses involving combined-cycle, gas, steam and nuclear, as well as telecom, water, wastewater and similar utilities.

### ENVIRONMENTAL

Our network of environmental specialists understands local regulations. Environmental impairment losses affect soil, groundwater, air, rivers, protected habitats and, of course, fauna, flora and human life. The remediation of environmental pollution tends to be complex and expensive, requiring highly skilled environmental adjusters like ours who understand these intricate issues.

### FINE ART AND SPECIE

Jewelers block, specie and fine art losses require in-depth experience and understanding the most appropriate approach to take. Our experts know what questions to ask and what documentation to request. They have the right instincts to "follow the trail," which often involves examining evidence in the absence of tangible damage. Our loss adjusters have the necessary industry experience to offer a comprehensive and practical claims management solution. Drawing on our network of professionals, we work closely with insurers, reinsurers, brokers and cedents around the world. We also utilize the expertise of an extensive network of independent specialist conservators, appraisers and forensic investigators.

### HOSPITALITY

Our specialists are highly experienced in helping hotels and other businesses in the hospitality sector resume full operations as quickly as possible after a catastrophe or smaller-scale loss event.

### MANUFACTURING

Breakdowns of commercial equipment and machinery due to damage from fire, water, power quality, physical impact or other perils can bring manufacturing facilities to a standstill. Our team of adjusters and engineers helps clients get back up and running again, and our forensic accounting specialists work diligently to accurately calculate the full financial impact of a business interruption loss.

### MINING

We have expertise in handling all types of mining related claims — first party property and third party liability, soft rock and hard rock, underground and open-pit, as well as surface processing facilities and waste and tailings systems, fire, machinery breakdown and natural catastrophe perils.

We understand that high-profile mining claims involve risks of adverse publicity and reputational harm. We aim to restrict the time and cost of dealing with these issues.

The early identification of issues of fact, coverage and procedure is paramount to making sure of the correct tactical development of the claim from notification to conclusion. In this way, we can control costs and make sure all parties to the loss are well informed.

# Our capabilities across Latin America and the Caribbean



## Argentina

### PROPERTY

- Construction and engineering
- CAT response
- Machinery breakdown
- Property damage and business interruption
- Industrial risks
- Renewable energy

### LIABILITY

- Contingency
- General liability
- Product liability and recall
- Professional liability and medical malpractice
- Property liability

### MARINE

- Inland marine
- Cargo
- Carrier liability
- Marine liability
- Ocean cargo, motor and truck cargo

### THIRD PARTY ADMINISTRATION

- Property
- Casualty
- Liability

### SPECIALIST AREAS

- Power
- Business interruption
- High tech industry
- Financial lines

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## Brazil

### PROPERTY

- Construction and engineering
- CAT response
- Machinery breakdown
- Property damage and business interruption
- Industrial risks
- Renewable energy

### LIABILITY

- General liability
- Employers' liability
- Product liability and recall
- Professional liability
- Errors and omissions (E&O)
- Directors and officers (D&O)

### MARINE

- Cargo

### THIRD PARTY ADMINISTRATION

- Property
- Casualty
- Liability

### SPECIALIST AREAS

- Subrogation and recoveries
- Hotel industry
- Environmental and agricultural
- Business interruption
- Financial lines
- Fine art, specie and jewelers block
- Power
- Fraud
- Contingency risks
- Oil and gas
- Mining
- EFI Global (fire investigations, forensic engineering, environmental consulting)

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## Cayman Islands

### PROPERTY

- CAT response
- Construction and engineering
- Machinery breakdown
- Property damage and business interruption

### LIABILITY

- General liability
- Property liability

### MARINE

- Cargo

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## Colombia

### PROPERTY

- Construction and engineering
- CAT response
- Machinery breakdown
- Property damage and business interruption
- Industrial risks
- Renewable energy

### LIABILITY

- General liability
- Product liability
- Employers' liability
- Professional liability

### MARINE

- Cargo

### THIRD PARTY ADMINISTRATION

- Property
- Casualty
- Liability

### SPECIALIST AREAS

- Subrogation and recoveries
- Hotel industry
- Environmental and agricultural
- Business interruption
- Financial lines
- Fine art and specie
- Power
- EFI Global (fire investigations, forensic engineering, environmental consulting)

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## Dutch Caribbean and Suriname

### PROPERTY

- CAT response
- Construction all risks (CAR)
- Property damage and business interruption

### LIABILITY

- Personal injury
- Professional liability and medical malpractice
- Motor

### MARINE

- Cargo

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## Jamaica

### PROPERTY

- CAT response
- Construction and engineering
- Machinery breakdown
- Property damage and business interruption
- Recovery actions
- Renewable energy

### LIABILITY

- General liability
- Product liability and recall
- Property liability
- Employers' Liability

### MARINE

- Cargo

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## Mexico

### PROPERTY

- Construction and engineering
- CAT response
- Machinery breakdown
- Property damage and business interruption
- Industrial risks
- Renewable energy

### LIABILITY

- General liability
- Product liability and recall
- Property liability

### MARINE

- Inland marine
- Cargo
- Carrier liability
- Marine liability
- Project cargo

### THIRD PARTY ADMINISTRATION

- Property
- Casualty
- Liability
- Customer care (contact center)

### SPECIALIST AREAS

- Hotel industry
- Power
- Business interruption
- Financial lines
- Fine art and specie
- Mining
- Oil and gas
- Environmental and agriculture

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## Panama

### PROPERTY

- CAT response
- Machinery breakdown
- Property damage and business interruption
- Industrial risks
- Renewable energy

### LIABILITY

- General liability
- Product liability and recall
- Property liability

### MARINE

- Inland marine
- Cargo
- Carrier liability
- Ocean cargo, motor truck cargo

### SPECIALIST AREAS

- Hospitality
- Power
- Agricultural, pharmaceutical and environmental
- Financial lines
- Fine art, private clients, jewelers block and security investigations
- Food industry
- Business interruption
- Professional indemnity
- Special risks: banker's blanket bond, cash in transit, E&O
- Technology

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## Peru

### PROPERTY

- Environmental
- CAT response
- Forensic accounting
- Machinery breakdown
- Property damage and business interruption
- Industrial risks
- Recovery actions
- Renewable energy

### LIABILITY

- General liability
- Product liability and recall
- Property liability
- Fidelity guarantee
- Medical malpractice

### MARINE

- Inland marine
- Cargo
- Marine liability

### SPECIALIST AREAS

- Hospitality
- Power
- Subrogation and recoveries
- Food industry
- Oil and gas
- Professional indemnity
- Risk prevention and audits
- Special risks: banker's blanket bond, cash in transit, E&O

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## Puerto Rico

### PROPERTY

- CAT response
- Machinery breakdown
- Property damage and business interruption
- Industrial risks
- Renewable energy
- Power generation and distribution

### LIABILITY

- General liability
- Product liability and recall
- Property liability

### MARINE

- Inland marine
- Cargo
- Carrier liability
- Marine liability
- Ocean cargo, motor truck cargo

### SPECIALIST AREAS

- Hospitality
- Power
- Agricultural, pharmaceutical and environmental
- Financial lines
- Fine art, private clients, jewelers block and security investigations
- Food industry
- Business interruption
- Professional indemnity
- Special risks: banker's blanket bond, cash in transit, E&O
- Technology

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## Trinidad & Tobago

### PROPERTY

- Environmental
- CAT response
- Machinery breakdown
- Property damage and business interruption
- Industrial risks
- Recovery actions
- Renewable energy

### LIABILITY

- General liability
- Product liability and recall
- Property liability

### MARINE

- Inland marine
- Cargo
- Carrier liability
- Marine liability
- Ocean cargo, motor truck cargo

### THIRD PARTY ADMINISTRATION

- Property
- Casualty
- Liability

### SPECIALIST AREAS

- Hospitality
- Power
- Subrogation and recoveries
- Agricultural, pharmaceutical and environmental
- Financial lines
- Fine art, private clients, jewelers' block and security investigations
- Food industry
- Oil and gas
- Professional indemnity
- Risk prevention and audits
- Special risks: banker's blanket bond, cash in transit, E&O

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## U.S. Virgin Islands

### PROPERTY

- CAT response
- Machinery breakdown
- Property damage and business interruption
- Industrial risks
- Renewable energy

### LIABILITY

- General liability
- Product liability and recall
- Property liability

### MARINE

- Inland marine
- Cargo
- Carrier liability
- Ocean cargo, motor truck cargo

### SPECIALIST AREAS

- Hospitality
- Power
- Agricultural, pharmaceutical and environmental
- Financial lines
- Fine art, private clients, jewelers block and security investigations
- Food industry
- Business interruption
- Professional indemnity
- Special risks: banker's blanket bond, cash in transit, E&O
- Technology

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## Venezuela

### PROPERTY

- Environmental
- CAT response
- Forensic accounting
- Machinery breakdown
- Property damage and business interruption
- Industrial risks
- Recovery actions
- Renewable energy
- Construction

### MARINE

- Marine liability

FOR MORE INFORMATION, PLEASE CONTACT

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# Miami: our hub for Latin America and the Caribbean

Sedgwick's regional hub for the coordination of all servicing activities is in Miami, Florida, where the LatAm reinsurance market is based. There, we have a talented bilingual and multidisciplinary team of qualified adjusters, engineers and legal specialists dedicated to meeting the needs of clients and policyholders throughout Latin America and the Caribbean. Our Miami-based experts in loss adjusting, reinsurance and catastrophe preparedness and response are ready to support carriers and reinsurers of all classes before, during and after a loss event.

## PROPERTY

- CAT response
- Construction and engineering
- Machinery breakdown
- Property damage and business interruption
- Contractor's plant and equipment

## LIABILITY

- General liability
- Product liability and recall
- Property liability

## MARINE

- Inland marine
- Cargo
- Stock throughput (STP)
- Project cargo

## SPECIALIST AREAS

- Power and energy
- Mining
- Industrial risks
- Renewable energy
- Hospitality
- Fine art, specie and jewelers block
- Cash in transit (CIT)
- Delay in startup (DSU)

*Peter Ravey | director, LatAm and Caribbean regional hub*

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# International liaison

Recognizing that the clients, brokers and underwriters we serve expect a single point of contact for all their needs, our Latin America and Caribbean team regularly liaises with our overseas offices on various claim-related and technical issues. Thanks to our collaborative and seamless approach, all queries regarding individual claims and insurance programs are answered promptly, efficiently and with authority.

## London market

Our robust team in London regularly assists on claims we are handling in Latin America and the Caribbean. Working through our internal London partners, we can help clients access Sedgwick's global resources, work with international reinsurance markets, or request an investigation of a specialist nature when required by instructing principals.

*Ben Price | executive director, international*

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## Spanish market

We have a wealth of experience supporting the needs of Spanish-based insurers and companies with a presence or interests in Latin America and the Caribbean. We work hand-in-hand with our talented colleagues in Spain to ensure all claims are handled smoothly. Partnering with our Spanish team helps us overcome any time zone differences and gives us added insight into the local culture and regulations. We provide insurers, corporate clients and brokers with a single point of contact to coordinate all of their claim needs and make their jobs easier.

*Ana Franco de Sarabia | country manager, Spain*

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Global solutions.  
Local expertise.