

MIDDLE EAST

Global
solutions.
**Local
expertise.**

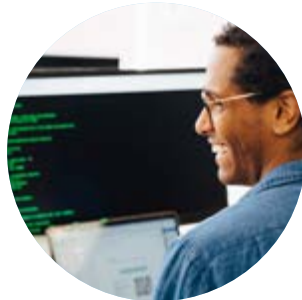
Get to know Sedgwick

Around the world, Sedgwick's market-leading loss adjusting and claims management services are backed by strong local knowledge and unmatched global experience. We have been managing claims throughout the Middle East for more than 50 years.

With offices in every one of the Gulf countries, Sedgwick has the widest footprint in the industry. That local expertise is supported globally by more than 30,000 colleagues in 80 countries around the world — giving us a unique blend of stability, innovation and technical ability across a variety of disciplines.

Our network of Middle East offices provides a complete range of loss adjusting, engineering, risk management and surveying services.

We understand the challenges our clients face; in response, we offer: claims handling, third party administration, domestic and commercial loss adjusting, catastrophe response (e.g., flooding, typhoons, earthquakes, riots) and major and complex loss claims handling and management.



Strength in size and experience

- Consistent annual profit and growth
- Financial stability
- Diverse expertise
- Collaborative approach with shared goals

Dedicated team of experts

- A culture of learning and caring
- Stable leadership with a proven record of success
- A wealth of knowledge
- Thought leadership

Best-in-class technology

- Advanced data security
- Proprietary technology
- Online, self-service tools
- Automated customer service
- In-house, dedicated IT staff
- 24/7/365 call centers
- Data analytics and risk modelling
- Bordereau services



31,000+
colleagues



80
countries



65+
languages



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 — one of the world's largest civil engineering projects.



Local network coverage



01	02	03	04	05	06	07	08	09	10	11	12
JEDDAH	RIYADH	TABUK	JIZAN	AL KHOBAR	KUWAIT	BAHRAIN	QATAR	ABU DHABI	DUBAI	MUSCAT	JORDAN

REGIONAL RESOURCES

Mike Brogden	Chief executive officer, Sedgwick Middle East	+974 3343 5993	mike.brogden@qa.sedgwick.com
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Hala Jaafar	TPA manager, Middle East	+971 56 422 6686	hala.jaafar@ae.sedgwick.com

COUNTRY MANAGERS

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Our solutions in the Middle East

We have specialists in every sector of claims management.



OUR EXPERTISE

From domestic household claims to catastrophic losses, Sedgwick's experts are highly specialised — ensuring the right resources are available at the right place and the right time to manage your claims. We work with insurers, reinsurers, brokers, Lloyd's syndicates, corporate clients and government bodies.

Major and complex loss

Adjusting a major loss demands technical excellence, and the best resources available. Sedgwick offers:

Sector expertise

that only comes from constant exposure to very specific circumstances. What most insureds see very occasionally, our MCL experts deal with on a daily basis.

Strategic locations

around the world, with experts ready to respond to your needs.

Swift and effective action

by teams ready to proactively mitigate loss, settle claims and get businesses back on track quickly.

Catastrophe losses

Regardless of the size, scope or location of a loss our experienced catastrophe specialists mobilise quickly to assess and manage disaster-related claims. Our catastrophe response team will work with you to accurately determine coverage, and provide appropriate, insightful reporting and analysis throughout the life of the claim.

Our presence in the Middle East has enabled us to develop particular expertise in power, local construction costs and building techniques, which help us to control the cost of catastrophe claims.

Loss control

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

THIRD PARTY ADMINISTRATION

We offer a coordinated, account-managed approach with both centralised management information and a stewardship model. We can tailor solutions across all lines of business including property, casualty, motor and specialty lines. We also provide a global technology platform with flexible ways to notify a claim, ease of access to real time claims data and meaningful data intelligence. Our clients select the service they need from a range of options we can provide:

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 life cycle.

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.

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 and specialty consulting services available to public and private entities.

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



Core expertise

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



PROPERTY

Sedgwick specialises in large and complex losses, large domestic and international commercial risks, middle-market commercial property losses, and real estate, residential and catastrophic losses.

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. 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.

ENERGY

Our experts have extensive experience handling major losses at pipelines, oil refineries and a variety of upstream and downstream process facilities.

POWER AND UTILITIES

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



CONSTRUCTION AND ENGINEERING

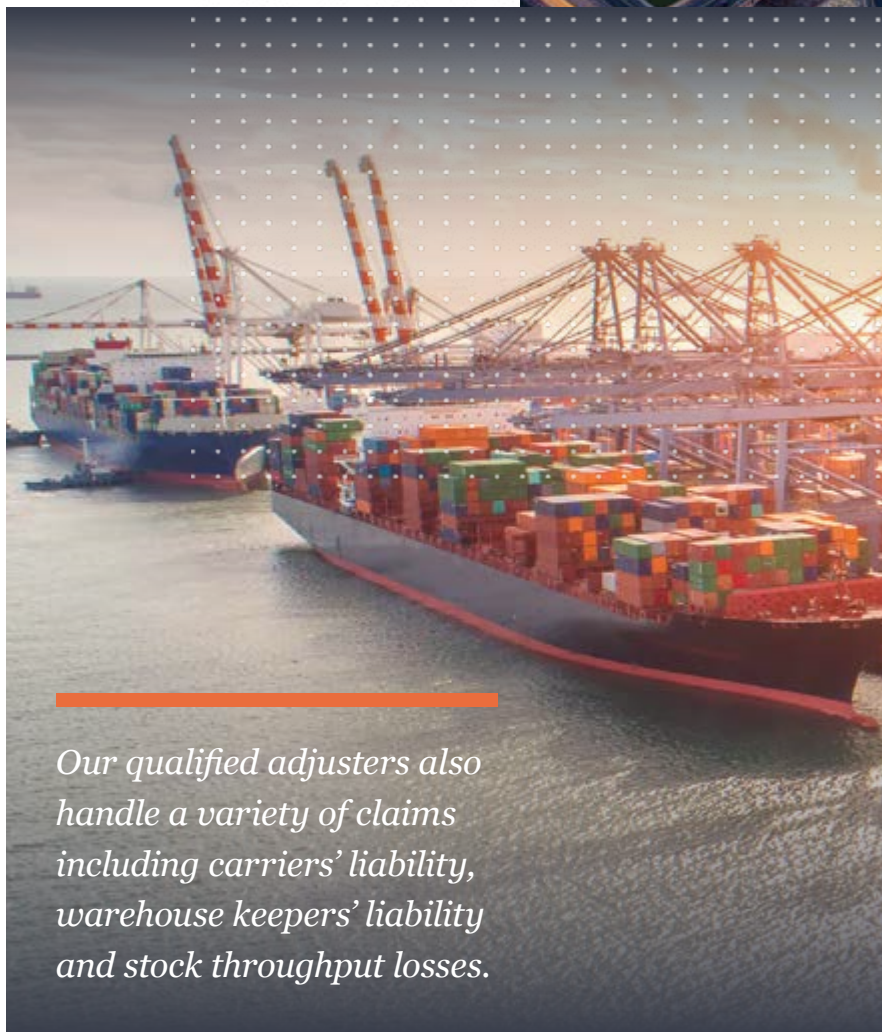
Our expertise in buildings, civil engineering and mechanical and electrical engineering projects enables us to provide a high level of technical competence in contractors all risks, engineering all risks, delay in start-up (DSU) and completed civil works claims, as well as construction liability and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

LIABILITY

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 construction and engineering expertise enables us to provide a high level of technical competence.



Our qualified adjusters also handle a variety of claims including carriers' liability, warehouse keepers' liability and stock throughput losses.

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

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 handle a variety of claims including carriers' liability, warehouse keepers' liability and stock throughput losses.

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 with coverage throughout the Middle East.

We offer adaptable and modular solutions services to clients, brokers and insurance companies.

MINING

Sedgwick handles all types of mining-related claims, from first-party property to third-party liability, soft and hard rock, underground and open pit, surface processing facilities, and waste and tailings systems.

We understand that high-profile mining claims come with inherent risks of adverse publicity and reputational damage. Our experts are focused on restricting the time and controlling the cost of managing these issues.



Our Middle East offices

United Arab Emirates



With branch offices in Dubai and Abu Dhabi, we are able to provide seamless coverage and expertise to this key regional market.

The UAE offices also handle losses throughout the region, including: East Africa, Indian Ocean Islands, Kazakhstan, Kyrgyzstan, North Africa, The Caucasus, Tajikistan, Turkmenistan and Uzbekistan.

Our services include:

Property

Casualty

Marine

Specialty

Third party administration

Cyber and technology

Forensic accounting services

FOR MORE INFORMATION PLEASE CONTACT

Carl Roberts

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Kuwait



We have been investigating claims in the Kuwait market since 1972 and continue to have the largest international practice in the country.

Our dedicated, multidisciplinary team specialises in:

Property

Casualty

Marine

Forensic accounting services

FOR MORE INFORMATION PLEASE CONTACT

Simon Weston

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Om Prakash

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Qatar



Sedgwick is the market leader in claims management across all of Qatar's major construction projects.

The Qatar team of highly qualified experts includes architects, chartered loss adjusters, chartered surveyors and civil engineers.

Our services include:

Property

Casualty

Marine

Specialty

Cyber and technology

Forensic accounting services

FOR MORE INFORMATION PLEASE CONTACT

Ian Gault

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Oman



We have been operating in Oman since 1972.

Our services include:

Property

Casualty

Marine

Forensic accounting services

FOR MORE INFORMATION PLEASE CONTACT

Andrew Simmonds

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Bahrain



We have been operating in Bahrain since 1980.

Our services include:

Property

Casualty

Marine

Forensic accounting services

FOR MORE INFORMATION PLEASE CONTACT

Ian Gault

ian.gault@bh.sedgwick.com

Saudi Arabia



Sedgwick has been operating in Saudi Arabia since 1980, with offices in Riyadh, Al Khobar, Jeddah, Tabuk and Jizan.

Our services include:

Property

Casualty

Marine

Forensic accounting services

FOR MORE INFORMATION PLEASE CONTACT

Manzoor Andrabi

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Jordan



We provide loss adjusting and claims handling services in Jordan through our Sedgwick Alliance member, Alawael Surveying and Loss Adjusting L.L.C.

Our services include:

Property

Casualty

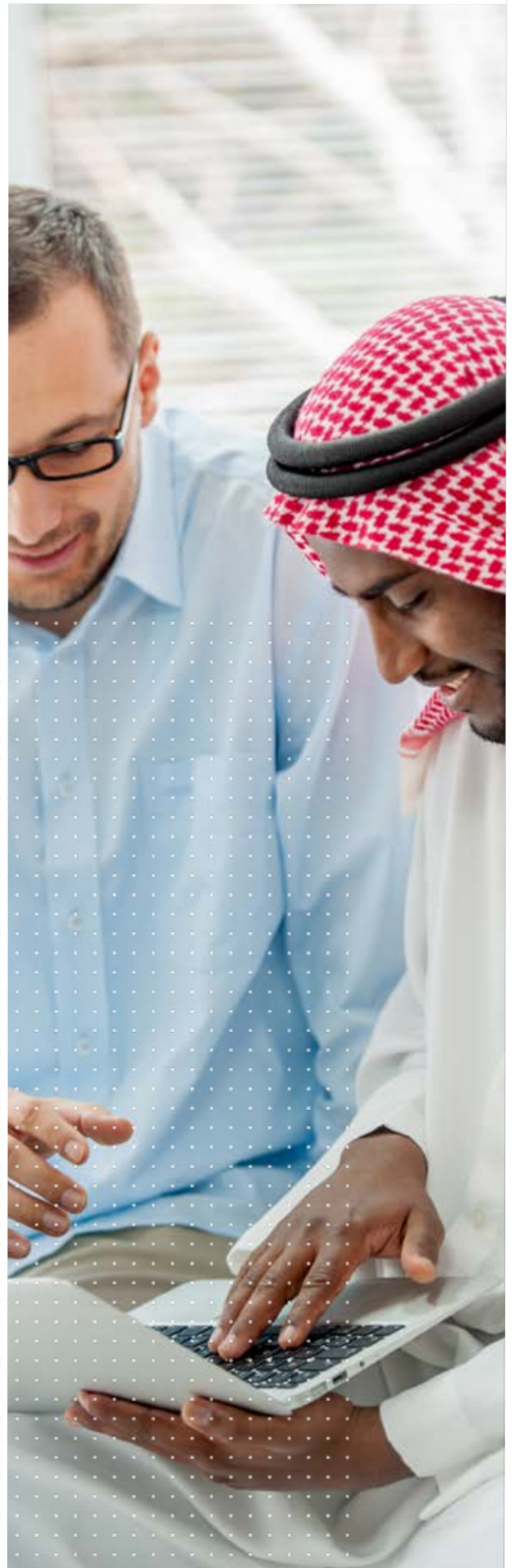
Marine

Forensic accounting services

FOR MORE INFORMATION PLEASE CONTACT

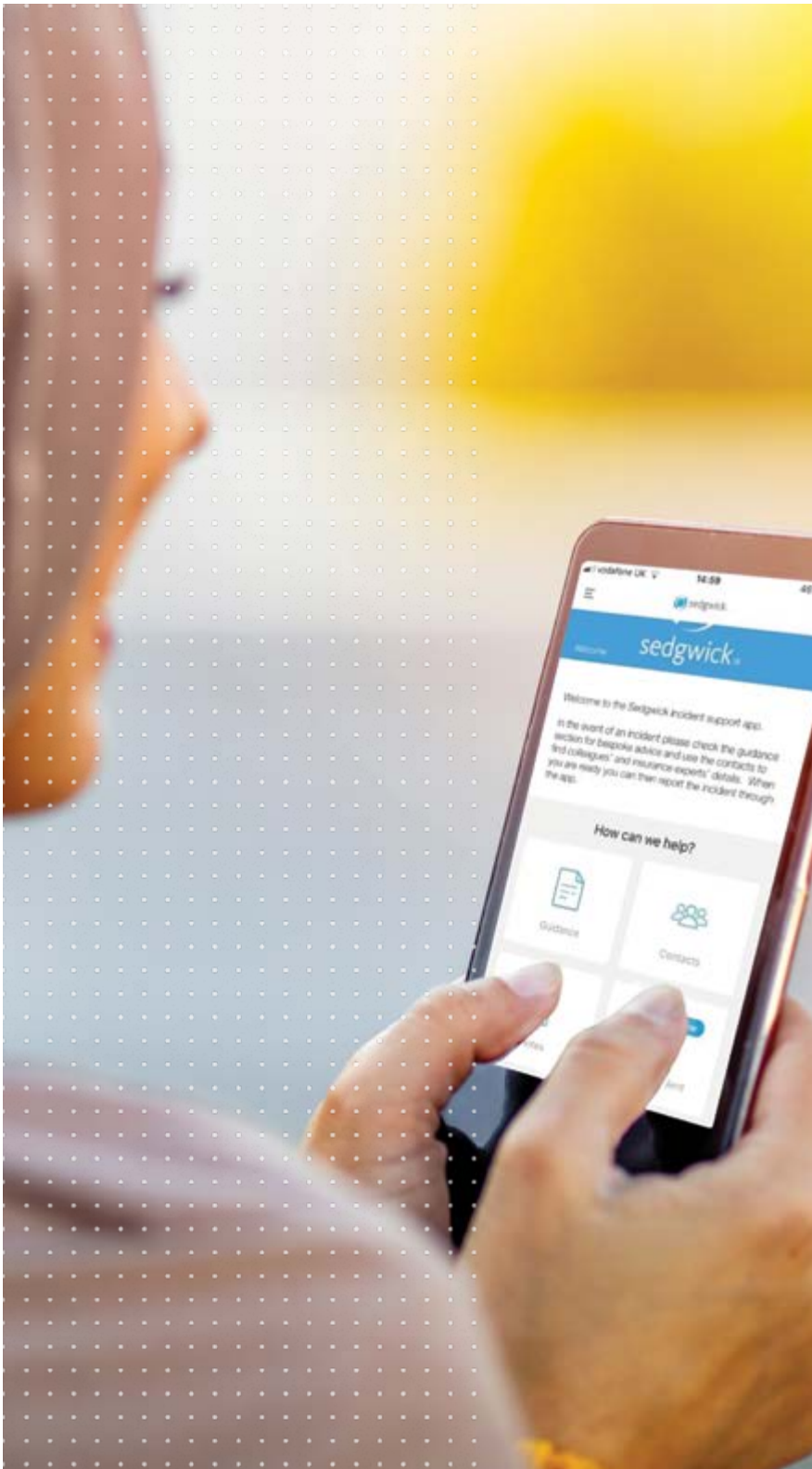
Mike Brogden

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Digital strategy

We are always investing in our people, simplifying our processes and developing the technical resources needed to ensure we remain market leaders in loss adjusting and claims management.



DELIVERING THROUGH DIGITAL

We firmly believe in embracing technology to deliver solutions for you and your customers, improving services and lowering costs. 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

To date, our digital developments include:

Customer portal access 24/7/365

Loss adjustment video tool

Drones: increased access to hard-to-reach places

Cell phone connectivity for loss adjusters

Generated online reports

Our own management system



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