

Curriculum Vitae

Alexander R (Sandy) Taylor

Consultant



Qualifications:

Fellow of the Chartered Insurance Institute (FCII)
 Associate of the Chartered Institute of Loss Adjusters (ACILA)
 Fellow of the International Federation of Adjusting Associations (FIFAA)
 Fellow of the Institute of Risk Management (FIRM)

Key Experience

Sandy is a dual qualified Chartered Loss Adjuster and Risk Manager with over twenty years adjusting experience. His initial training and experience was gained in the composite insurance market. Subsequently, as a loss adjuster, Sandy has managed a number of major losses in the UK including, as his main client, the UK's major water utility company. In that role he was responsible for managing large single location and multiple location losses as well as incidents attracting major public and media interest. Sandy has been in practice on his own account for some nine years and in that time has built up a diverse range of clients throughout the world. His expertise ranges from large HNW domestic to industrial and commercial claims.

Employment History:

1998 – Current	Principal	Fulmar Consulting Ltd
1988 – 1998	Director	Douglas Jackson & Company
1984 – 1988	Claims Leader & trainee	Royal Insurance, Watford & London
1980 – 1984	Claims Adjuster	Royal, Inverness
1976 – 1980	Tourism marketing	HIDB, Inverness

Summary of Major Assignments

Destruction of substantial residential property in Cotswolds

At the request of the owner appointed to deal with the various adjusters retained by Insurers to investigate and adjust the claim whilst the client was constantly moving around the world. Concluded with a settlement retaining good will on all sides and ensuring all parties were able to move on with reasonable speed.

Storm damage to sea wall South Devon

As a result of adverse prevailing winds and high levels of precipitation, instructed to assist insurers and estate owners resolve a sea wall failure. The result was that a significant adjustment was possible as other factors were identified including a significant and financially beneficial change of use of the land protected by the failed sea wall.

Major Industrial fire in Central Asia

Retained by re-insurers to investigate concerns in relation to the local conditions and reporting of the events leading up to and surrounding the ownership of the insured property. Investigated with local ceding insurers and independent contacts enabling the claim to be repudiated on a number of counts saving significant sums to re-insurers.

Transit losses in Middle East

Appointed by Insurers to investigate a series of claims from a security company in Iraq. With the assistance of contacts locally a substantial claim of hundreds of thousands was able to be adjusted to under \$5,000 with the active agreement of the Insured and their various representatives.

Storm damage claim to harbour in Latvia

Retained by insurers to investigate and adjust a substantial material damage claim to buildings and jetties resulting from a combination of exceptional tides and snow melt conditions. The loss was eventually settled allowing an engineering result which obviated the need for extensive works.

Storm floods in London

Appointed to investigate and assist in the resolution of a number of recent flood losses at private properties resulting from inadequate drainage following excessive rainfall in July. Settlement achieved on each maintaining client trust and customer satisfaction.

Major water mains floods

Retained as lead adjuster on a large number of major losses both commercial and residential as well as infrastructure losses. Acted for liability insurers (captive) to ensure both the public image of the client was not damaged but also that only those matters which engaged legal liability were addressed.

Damage to jet engine

Retained to assist airline in relation to a multi million dollar loss to an engine which failed in flight.