



Middle East Nat Cat Challenges & Influencers

Spencer Clark
Director LWI



Challenges & Influencers

Middle East Nat Cat **Challenges & Influencers**

What to do:

1. Before
2. During
3. After



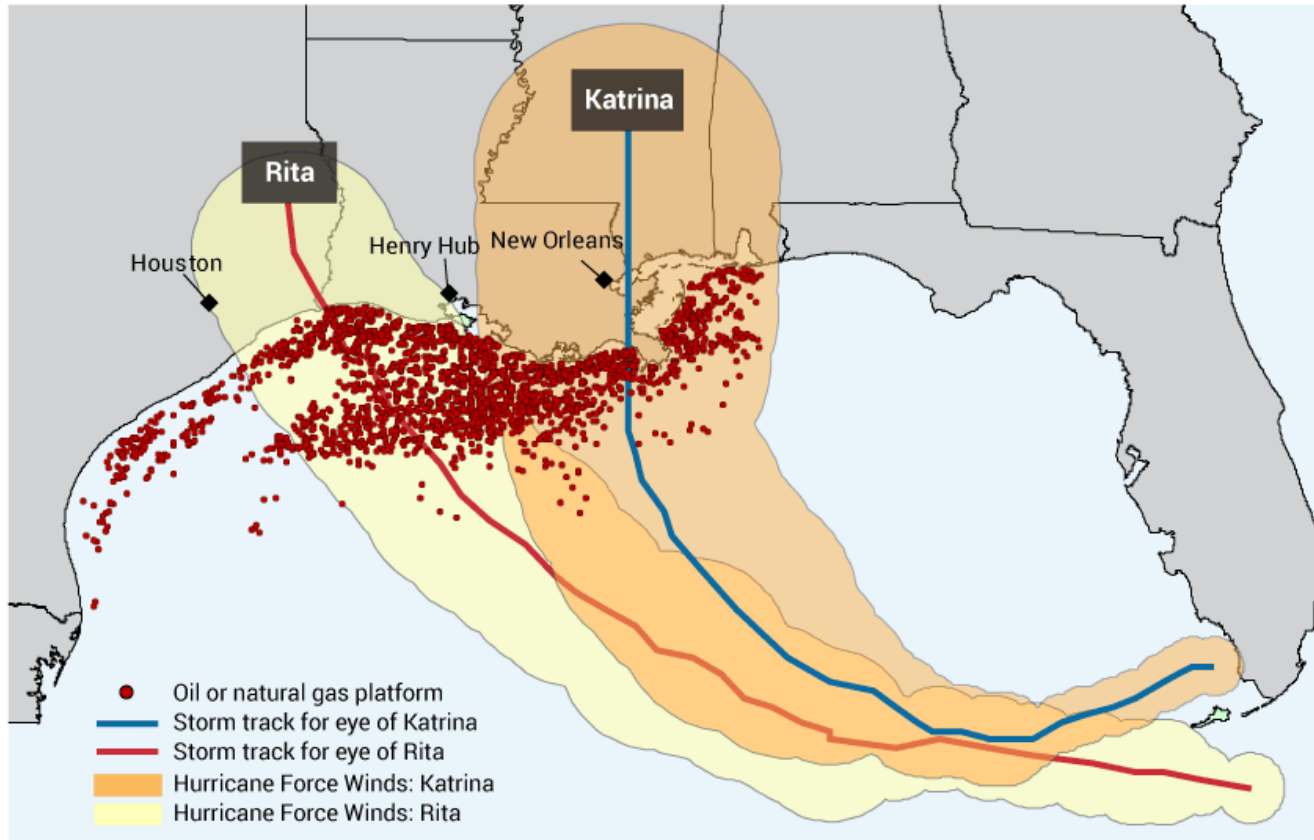
Middle East Nat Cat Events

- Flooding
- Windstorm
- Others



Middle East Nat Cat Events

Paths of Hurricanes Katrina and Rita Relative to Oil and Gas Production Facilities





GULF NEWS 

GULF

[Bahrain](#) [Kuwait](#) [Oman](#) [Qatar](#) [Saudi](#) [Yemen](#)

Clean up underway after massive Kuwait floods

Civil Defence responds to 6,089 emergency and inquiry calls in 24 hours

Published: November 16, 2018 15:35

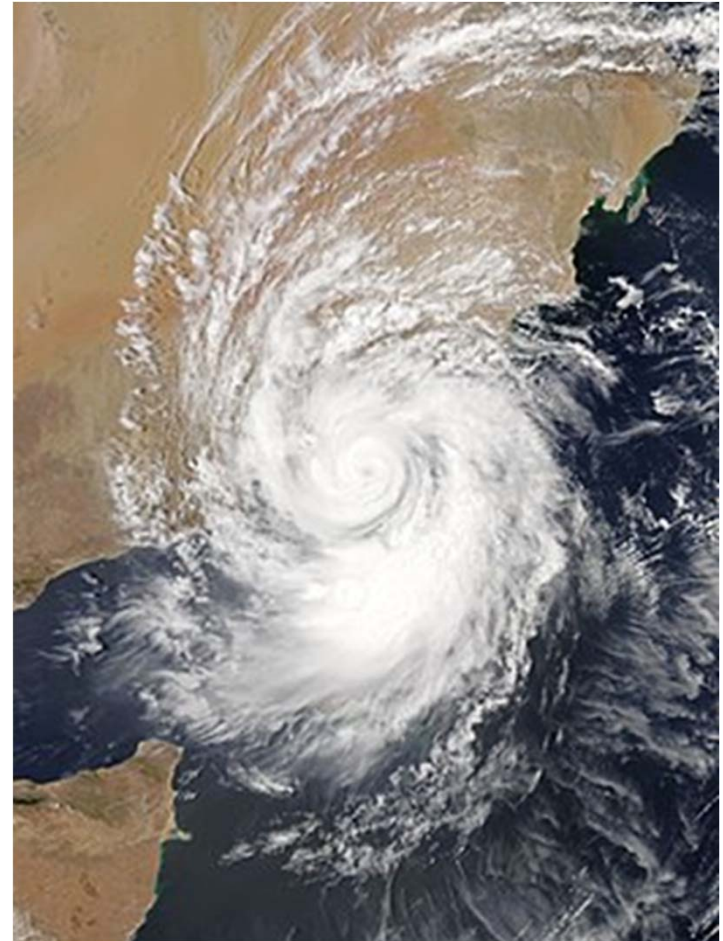
Habib Toumi, Bureau Chief





Middle East Nat Cat Events

- Tropical Cyclone “Mekunu”
- Southern Oman in May 2018
- Windstorm
- Sandstorm
- Flooded Wadis
- Machinery Damage





Before

5 P's of Planning

Prior

Planning

Prevents

Poor

Performance



Before

Preparation & Planning

Identify All Parties Involved

Understand Political Challenges

Declared Asset Values

Broker Involvement



Before

Communication Channels

Data Storage and Sharing

Delegated Authority

Emergency / Contingency Plans – All Parties



Before

Report Formats – Agree in Advance?

Efficient Systems & Processes

Scope of Policy Cover Understood

External Experts Identified (and Retained?)



During

Where best to be based for claim operations?

Prioritise Activities

Surveys / Adjusting / RCA / Experts / BI / Repairers

Work with the Insured – Find Solutions

Loss Mitigation

Information Overload Initially



During

Communication Channels

Who

How

Frequency

What are the Expectations?



During

Damage Surveys

- Initial Damage Assessments
- Use of Drones & Helicopters
- Cost Estimates
- Evolving Process
- Engage Experts



During

Manage Claim Processes

- Policy Coverage Issues (Black / White / Grey)
- Repairers
- Restoration Experts
- RCA Experts
- Forensic Accountants
- Lawyers



During

Claim Payments

- Confirms Policy Coverage
- Adequate & Timely POAs
- Policy placement issues – avoid delays
- Expert fees
- Can any claims be settled quickly?
- Can a deal be done?



During

Expected Challenges

- Transportation
- Communication Links
- Accommodation
- Water & Electricity
- Security risks

How to get the job done?

Lessons Learned

- What went well / poorly?
- Accuracy of Reserves?
- Claim payment efficiencies?
- Post loss risk improvements?
- Asset valuation issues?
- Were the expectations of the Insured met?



Lloyd Warwick International (London) Ltd
Forum House, 15-18 Lime Street
London, EC3M 7AN

T: +44 (0) 20 3053 8760 | F: +44 (0) 20 3053 8769 | E: info@lloydwarwick.com

www.lloydwarwick.com