

Charles Taylor

ADJUSTING

Proven Experts



Welcome to Charles Taylor Adjusting

Charles Taylor Adjusting is one of the leading international loss adjusting businesses.

We focus on large, complex losses in the energy, marine, aviation, property, casualty and special risks markets.



Located where our clients need us

We have offices strategically located around the world to be where our clients are based and to provide services wherever a loss occurs. We regularly adjust large and complex claims across the Americas, Europe, Middle East, Africa and Asia Pacific.

Charles Taylor has been providing professional services to its clients since 1884, including insurers, brokers and owners of insured interests. Today the Group has more than 1,700 staff located in more than 70 offices in 28 countries.



Committed to consistent, superior quality



Our energy adjusters handle some of the largest claims arising out of all aspects of the worldwide energy industry.

Energy

Our energy team focuses on large and complex losses including onshore and offshore exploration, development and production, renewable energy, petrochemical, refining, mining and associated industries.

Construction, operating and the associated business interruption losses in the energy market can result in major insurance claims.

We have handled some of the largest and most high profile claims to be presented to insurance markets worldwide. We have also developed advanced systems to manage the thousands of individual liability claims which can follow a major incident at an oil, gas or petrochemical facility.

We have a wealth of experience in all areas of the energy business. Our team includes professionals in a variety of disciplines covering all aspects of the energy industry and related areas of financial loss. We also employ a wide range of specialists in process and chemical engineering and refinery operations.



Case Study

Canadian oil sands claim

An explosion at an oil sands extraction plant in Northern Alberta, Canada caused widespread property damage and resulted in a seven and a half month plant shut-down. This generated one of the market's largest claims, with a total impact to insurers in excess of US\$1bn.

Charles Taylor Adjusting was appointed to deal with the combined property damage and business interruption claim by London market reinsurers. We deployed members of our in-house team including adjusters, engineers, accountants and support staff based in our London, Calgary and Geneva offices supported by external experts.

We employed innovative technology to coordinate the efforts of the team and to communicate the results with a large market of interested reinsurers.

Our innovations were well received by the market, leading to us winning the Claims Team of the Year award at the Insurance Day London Market Awards and the Cuthbert Heath Major Loss Award at the Insider Honours.

“Your performance remains stellar. Communications, innovation, web repository and reserve range calculator are leading differentiators,” said a leading market participant.



We are experts in property and casualty losses as well as specialist financial lines and multi-jurisdictional liability claims.

Property & Casualty and Special Risks

Our adjusters offer extensive experience in handling high complexity technical & special risks claims including property losses, construction, engineering, power, technical and utility, professional indemnity, media and entertainment, financial lines, specie, political risks and trade credit.

Our team includes highly qualified loss adjusters, insurance professionals, engineers and surveyors with many years of practical experience in their specialist sectors.

We offer technical risk engineering services to insurers and reinsurers on major infrastructure projects worldwide.

Our General Adjusting Services team also provide loss adjusting and claims management services focused on lower complexity, commercial SME property, casualty, construction and professional lines.



Case Studies

European bank E&O loss

A European investment bank errors & omissions loss arose from a structured product connected to the Lehman Brothers bankruptcy. We worked hand in hand with the insurers and the insured's lawyers to investigate and establish the quantum of loss.

We assisted with the identification of legal liability coverage issues and defence arguments. We developed a robust framework for negotiation with multiple third parties, leading to the matter being resolved without litigation.

National sports stadium delay

A major international contractor delay loss occurred during the development of a national sports stadium. At the request of insurers, lawyers retained to evaluate the claim appointed us as technical adviser on the engineering and adjusting aspects of the loss.

We helped the lawyers to evaluate the numerous sources of delay and their overall impact on the completion of the project. We also provided guidance to insurers and lawyers to assist their understanding of the technical aspects of the claim and issues relating to the quantification and adjustment of the loss.



We are resourced to handle the largest losses and marine casualties worldwide.

Marine

Our marine team offers global leadership in average adjusting, together with marine adjusting expertise in the cargo, ports and terminals and super yachts sectors.

Our international network means we are able to respond quickly and efficiently to casualties wherever they occur. We manage damage and liability claims either from our desktop or attend on-site to control and mitigate the immediate aftermath of a loss.

We serve port and terminal operators and their insurers, covering risk assessment, property claims, business interruption and liability claims.

Through Richards Hogg Lindley, we are leading average adjusters, able to handle complex hull and machinery claims, total loss and unrepaired damage claims, ship builders' and ship repairers' losses, loss of hire claims and the largest General Average losses. Our worldwide team includes more Fellows of the Association of Average Adjusters than any other business and our training programs are widely recognized as among the best in the industry.



Case Study Cargo fire at sea

A serious fire in the hold of a vessel leaving the loadport caused extensive damage to a consignment of bananas and general cargo. The fire was brought under control by salvors who towed the ship back to a port of refuge for the common safety and to assess damages to the ship and cargo.

The incident affected cargo owned by many parties and was handled under the maritime law system of General Average, which allocates losses equitably between property interests.

As the world's largest average adjusters we were appointed by the ship's owners

to collect General Average security. We were also appointed by the salvors to collect salvage security.

In incidents like this, ship owners and salvors hold a lien over the cargo and vessel, which will not be released until security is provided.

Collecting security was made harder by the geographical locations of the cargo owners and their insurers.

We also undertook extensive work to collect documents and costs from owners and to apportion the cargo damage between fire damage and damage caused by extinguishing the fire.



We provide expert aviation hull and liability adjusting worldwide.

Aviation

Aviation claims can range from substantial aircraft damage requiring coordination of complex repairs to investigation of major accidents. These can involve complete or partial loss of large passenger or cargo aircraft.

Our aviation teams are experienced on multiple aircraft types and are located around the world to respond quickly and effectively to all types of hull and liability claims.

Our hull services include aircraft recovery, site clearance, repair, replacement, accident investigation, salvage disposal and litigation support.

Our specialist legal liability teams handle global liability claims, regularly defending claims for airport authorities, ground handlers, and aircraft operators, aero-product manufacturers and their insurers. Cases range from complex contract and negligence disputes to injury claims. We also offer evaluation and condition surveys, operational safety surveys, audits and asset management services.

Our team are experts in the aviation industry and include professionals with many years of practical experience in senior engineering and operational roles with leading airlines as well as senior positions in aviation insurance.



Case Study

Aircraft runway overrun

When a Boeing 737 passenger aircraft overran the runway in heavy rain in Guinea, West Africa, Charles Taylor Adjusting was appointed to handle the claim. We responded immediately, having a senior surveyor and adjuster on site within hours.

The nose landing gear had collapsed during the overrun and the airframe and engines were severely damaged after striking concrete blocks at the end of the runway.

Fortunately none of the 97 passengers and crew on board were seriously injured.

Our surveyor investigated the circumstances in order to determine the most likely cause of the accident and quickly assessed that the aircraft was a constructive total loss. We then moved swiftly to recover the aircraft, which was obstructing the runway and managed the subsequent salvage sale.

Using local resources, we built a temporary roadway for the aircraft to be towed back onto the runway. We also arranged secure storage while we negotiated the sale of the aircraft to salvors. Insurers were very satisfied with our rapid resolution of this complex hull claim.

Offering global reach, superior technical expertise

Our highly qualified and technically trained staff offer access to superior technical knowledge. This enables us to accurately adjust claims and offer authoritative professional support to insurance markets and our other clients worldwide.

Aeronautical Engineers
Average Adjusters
Aviation Surveyors
Chartered Surveyors
Chemical Engineers
Civil Engineers
Claims Managers
Control of Well Engineers
Electrical Engineers
Expert Witnesses
Forensic Accountants
Geotechnical Engineers

Lawyers
Loss Adjusters
Marine Engineers
Marine Surveyors
Master Mariners
Mechanical Engineers
Mediators
Naval Architects
Petrochemical Engineers
Pre-Risk Surveyors
Quantity Surveyors
Structural Engineers

Delivering consistent innovation

We are innovators in the loss adjusting market, and use the latest technology to deliver the highest quality response to major claims.

Our approach is tailored to our clients exact needs and can combine dedicated websites ensuring collaboration between parties, leading edge media and data sharing to link global teams, development of interactive exposure models and advanced 3D modeling to deliver a service unlike any other adjuster.



Please visit our website to find out more about our comprehensive service, global reach and professional expertise.

www.ctplc.com/adjusting