



## GARETH BOWERS

HEAD OF MAJOR LOSS

### CONTACT

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### SPECIALTIES

Property  
Third Party Administration  
Crisis Management Response

### ADDITIONAL EXPERTISE

Major and Complex Loss,  
International Property, Catastrophe  
Management, People and Resource  
Management, CAT Modelling, P&L  
Responsibility, Business  
Development

### QUALIFICATIONS

Masters in Business Administration

### INDUSTRY CERTIFICATION

MBA, Dip CILA, Dip CII

### ADJUSTER EXPERIENCE

39 years

### BIOGRAPHY

Gareth joined the insurance industry in 1986, having trained with Insurers and Brokers, entering loss adjusting in 1995. He is the Head of Major Loss UK & NI, with six teams of Major Loss Adjusters providing UK and European coverage. He has worked extensively overseas on Major Loss claims and responded to Catastrophe events across the globe. Gareth has considerable experience handling Property and Bi multi million pound claims as well as client and account management programmes. In a prior role, he dealt with UK and Global clients in a consultancy capacity to enhance their response to catastrophe events. He is the UK & I Head of Major Loss.

### NOTABLE ASSIGNMENTS

- Various losses for VIP clients including Ralph Lauren, Vogue and Royal Family Members.
- USD 300 K total loss of domestic house previously repossessed and underwritten by a Bank as Mortgage.
- £1.2 Million fire loss for UK jigsaw manufacturer.
- Substantial BI and customer patents loss as Goods in Trust.
- £780 K school loss involving extensive storm damage and subsequent water ingress.
- £500 K burst pipe claim for civil engineering company with a recovery under the Water Act Section 209.
- £200 K school loss for flood which exposed the existence of a chalk mine beneath the school, with high definition scanning technology used to assess potential voids.
- \$300 K hotel claim for extensive hurricane damage causing a total loss of specified seawall and subsequent business interruption.
- £100 K local authority claim for loss of bus stops as a consequence of theft. Local gang were apprehended when we were asked to look at a domestic claim for greenhouse damage to discover it was in fact two bus stops put together.
- £50 K agricultural loss for an Ostrich Farm as a result of death due to being frightened by landing hot air balloon.
- £100 K machinery and plant loss where stolen plant was recovered from the continent and returned to the customer and the claim refunded.
- EUR 3.5M waste recycling loss
- £3.6M manufacturing loss
- £3.5M real estate loss
- £ 2.5M public house loss
- £2.5M covid 19 losses across leisure, manufacturing, retail sectors