

A low-angle, upward-looking photograph of several skyscrapers against a clear blue sky. The buildings are of various architectural styles, including one with a prominent curved facade and another with a grid-like window pattern. The perspective creates a sense of height and scale.

Mitig8 Limited

Company Profile

Insurance Loss Control and Risk Management



Background

Mitig8 Limited is an International Loss Prevention consulting firm specialising in the insurance market.

The company was formed in 2007 and since then has been commissioned to manage prestigious projects around the world. Our client portfolio has grown from strength to strength and includes Lloyds Syndicates, Brokers, Reinsurers and Insurance Companies. mitig8 provides independent, client-focused risk consulting services, targeting problems and providing risk mitigation strategies. We know our business and our staff have attained over 100 years combined insurance and construction related experience.

We place the most qualified senior members of staff to suit the situation. Our Energy Engineers provide risk engineering solutions for large scale E.A.R and Operational Property and have been appointed on Solar Power Plants, Pharmaceutical Plants and Renewable Energy Projects around the world.





About Us

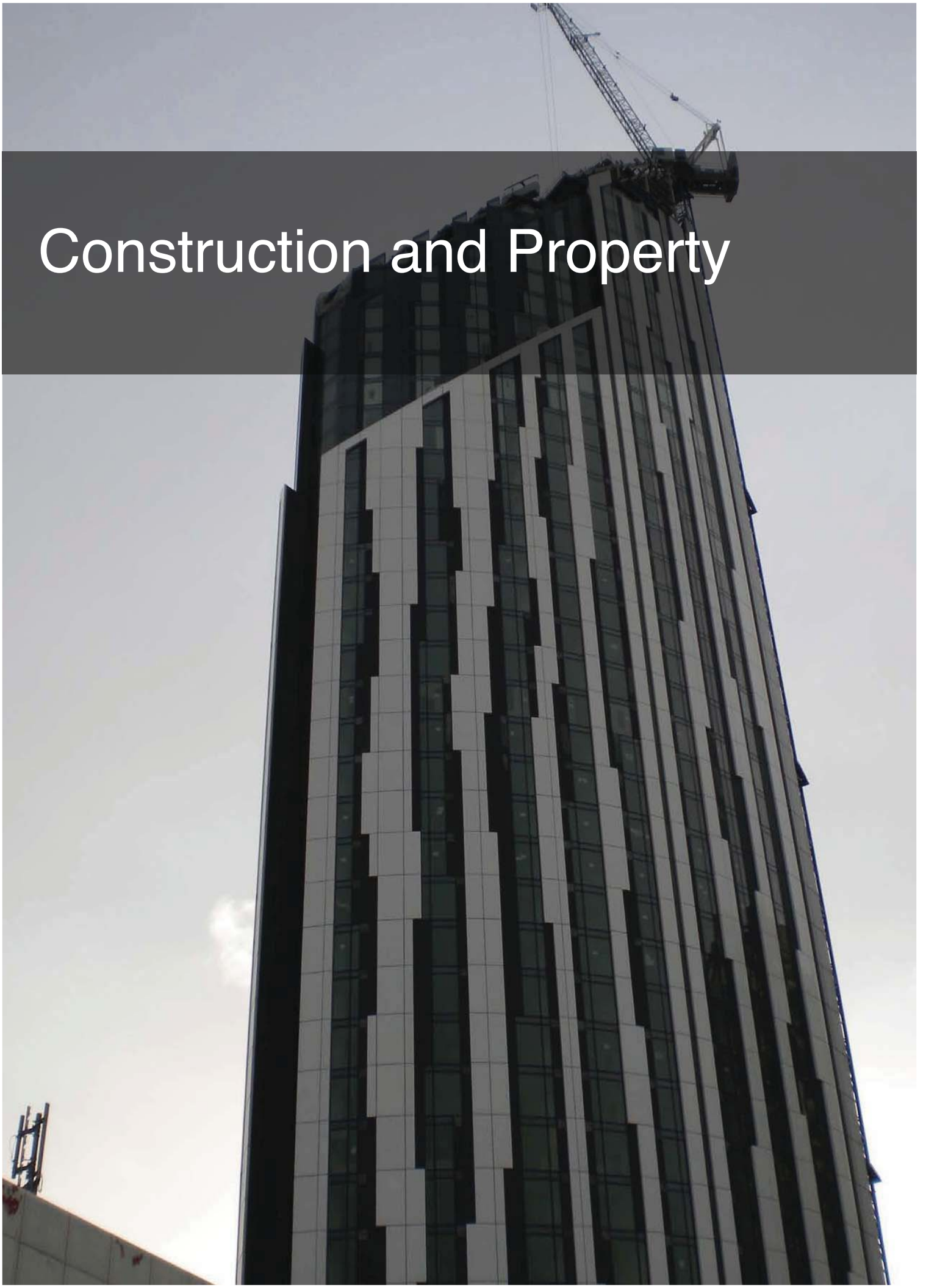
We are an innovative and collaborative company that provides a holistic approach to Loss Control and Risk Management. We work with the insured and our clients to recommend realistic solutions. We have access to insurance claims data and use that information to help our clients and the insured with strategic advice. In many cases our most effective solutions often result from open discussion with our clients and we ensure that regular communication is maintained. We often review the insured's Management Procedures to help us understand how they manage their business, which enables us to offer a more proactive and bespoke approach to managing risk.

We deliver real value by applying our expertise to meet our clients needs. We have a proven track record which has enabled us to deliver a world class service, generating repeat business and leading to appointments from new clients. We use bespoke software tools to track recommendations issued to the Insured, which provides an efficient and productive method, ensuring that the actions are address efficiently.

Our professional capabilities range from Property, Construction All Risk and Erection All Risk Surveys to Catastrophe Post-Damage Inspections and Insurance Valuations.

We have brought together industry professionals with expertise in Heavy Civil Engineering, Vertical Construction, Solar Power Plants, Waste to Energy Plants and Wind Turbine Technology.

Construction and Property





Construction Risk

Our construction team disciplines in Chartered Civil Engineering offers risk engineering solutions for insurers and lending institutions. We have provided pre-construction advice for major Hydro-projects, Road Construction, Bridges, Ports and Terminals. Our engineers have worked formally for Civil Engineering Companies and bring with them the industry experience required.

As part of our team, we have Chartered Surveyors who offer advice in areas such as, Insurance Valuations, Major Building Projects, such as Hospitals, Shopping Malls and Schools. We have attained the knowledge to understand Private Finance Initiative (PFIs) and this coupled with our insurance industry knowledge has given us the edge when surveying projects.

Our engineers undergo regular insurance training. We are also trained in fire protection measures and we have an expert understanding of the Joint Code of Practice for the Prevention of fires on Construction Sites and Buildings undergoing Renovation (JCoP-UK), National Fire Protection Association (NFPA) International guides and the Fire Protection Association (FPA).

We are also members of the Construction Insurance Risk Engineers Group (CIREG) which comprises many of the key Engineers from major Insurance Companies, where we share ideas and contribute to reduce risk at a more strategic level.



Operational Property

Mitig8 has an excellent knowledge of property risk management. We have carried out several inspections on operational installations, from Pharmaceutical Facilities, Paper Mills, Hotels, Furniture Factories, Steel Processing Plants and Flour Mills. We work as a team and our engineers converse with our in-house fire engineers to ensure we offer the best advice.

In all aspects to manage risk, we analyse the known data from previous claims suffered by the insurance market. By examining the trends our engineers are able to advise on the right course of action to be taken to avoid future loss. Many of our engineers are former Loss Adjusters, so have managed technical claims. This provides us with first-hand expertise which we find beneficial when providing sound advice.

Central to our assessments is to look at the Probable Maximum Loss (PML). We calculate the PML taking into account plausible scenarios. We also look at the likelihood and severity of consequential damage.

Our detailed reports provide Insurers, Lenders and Contractors with key information to help mitigate and control the risk.

Global Knowledge



Our engineers have travelled extensively around the world. This has given us the practical knowledge required to provide the Insurance Markets with risk management assistance to mitigate risk to a controllable level. Mitig8 has been commissioned by insurers to review construction projects for major contractors, including Dragados, Skanska, Brookfield Multiplex, Bovis Lend Lease, Balfour Beatty, Stuart Olson Dominion and Laing O'Rourke, to name a few...

Our background and training within the construction industry ensures we speak the same language. Our work has earned us a place in the International Market with nominations in the Middle East, North Africa, Caribbean, South America, North America, Australia, Latin America and Europe.



Damage Determination

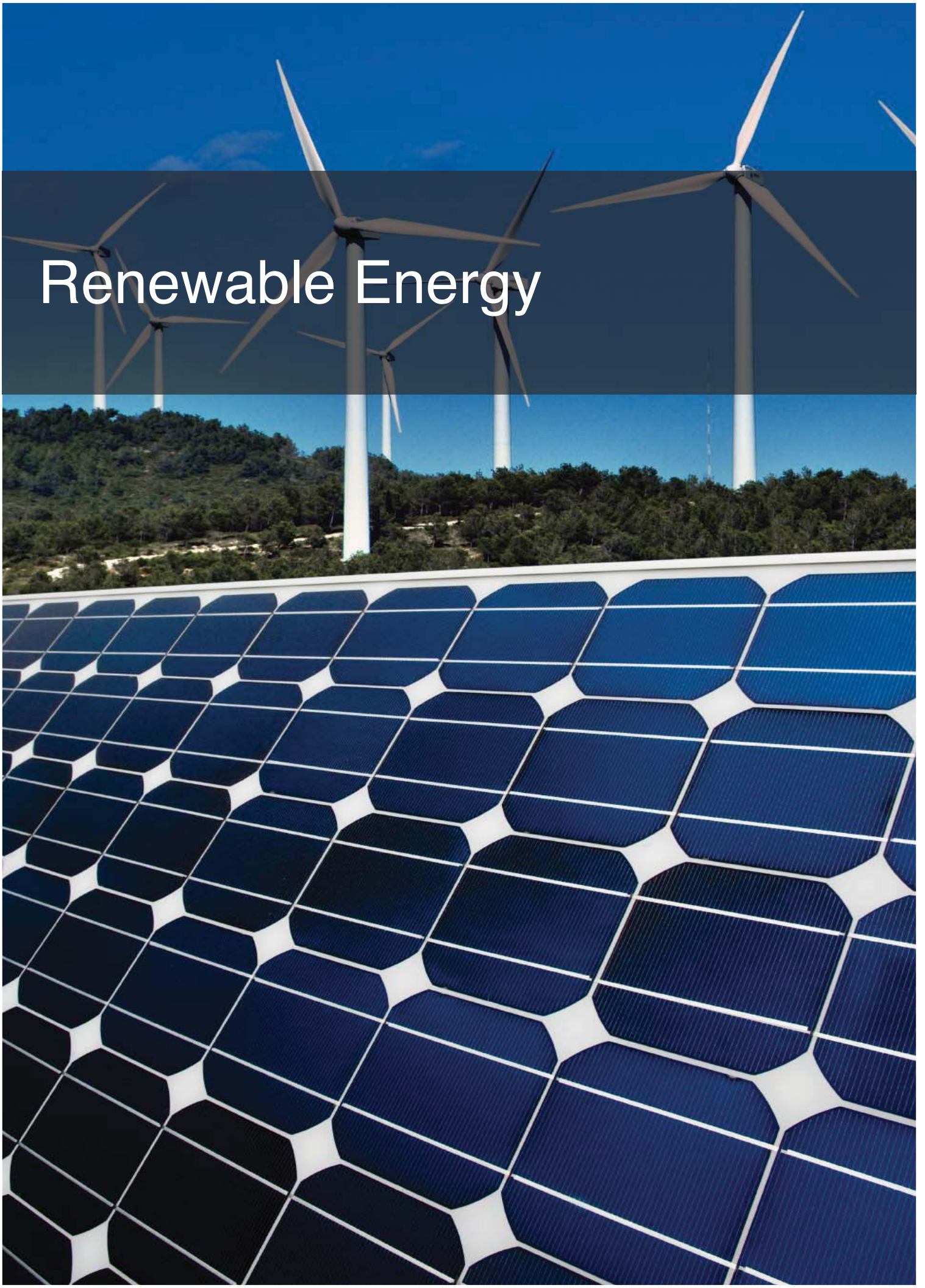
Our construction team are experts in Construction Contracts and Damage Determination and in the event of a major claim, we can offer our assistance by reviewing the material damage to provide insurers with a detailed damage report and analysis of the associated reinstatement costs.

Project Monitoring and Management of the insurance reinstatement is also a key feature of the services we provide. This not only ensures that the insurance reinstatement works are carried out to a high standard, it also enables us to reduce the potential increased costs associated with Advanced Loss of Revenue / Profits (ALoR/P) and Delay in Start Up (DSU).

We have been appointed on Catastrophes around the world, working along-side the Loss Adjusters to provide them with the technical assistance.



Renewable Energy





Solar & Wind Energy

Solar Power is becoming an ever increasing source of renewable energy resource. We have recognised the need and importance of conducting insurance risk engineering solutions to reduce the exposures.

Our engineers have been appointed on major plants under construction throughout Spain. We understand the technologies involved and continuous research keeps us up to date as the technologies improve.

Wind power is the fastest growing sector for the generation of electricity. The turbines and mechanisms used are in constant change, which brings with it an increased risk of prototype technologies.

The challenging locations where Wind Turbines are installed also increases the risk of material damage during installation. Our Mechanical Engineers fully understand these challenges and the technologies involved.

We have reviewed several projects for Underwriters to offer desktop advice on the potential risks and mitigation strategies. The continued growth in this sector means that our research will continue to deliver the most effective solutions.



Waste to Energy

In today's climate the need to produce sustainable energy is at the forefront of everyone's thinking. Waste to Energy (WtE) is one of the growing solutions. One of the major concerns is fire. We have a great deal of experience with WtE plants and have been appointed to manage the risk at the Lancashire Waste to Energy Plant and Wrexham Plant during construction.

We are highly trained in fire engineering and Loss Prevention and the problems associated with WtE, therefore we have provided a balance approach to managing the risk.

We offer an independent review with all our commissions and we liaise fully with the broker, Insured and Underwriter on a regular basis to ensure that the risk recommendations and follow up action is implemented effectively.

People



Biography



David S.G. Baxter BSc (Hons)
MRICS, SIIRSM
Managing Director

After working for the insurance and private sector markets, David gained over 20 years of related experience in Loss Control and construction projects, before launching Mitig8 Limited. As a qualified Chartered Surveyor and Quality Auditor, David has been employed on CAR/Builders, Operational Property and EAR Insurance Projects on a global basis.



David Sinclair BSc, FRICS,
FCILA, MBEEng, ACII
Operations Director

After working for the GLC Architects and District Surveyors departments, Loss Adjusting and private practice, David has over 30 years of Construction and insurance experience. As a qualified Chartered Surveyor, Chartered Insurance practitioner and Chartered Loss Adjuster, David has worked on Insurance Projects throughout the UK, Mexico and North Africa.



David A. Beadsmore Dip BSE
Consultant Risk Engineer

David has worked within the construction industry for over 30 years gaining invaluable experience related to design, erection and construction together with project, cost and program management of both engineering service and process systems, buildings and developments.

Particular experience is held relating to energy facilities, such as Fossil Fuel and Biomass Electrical Power Plants and Steam and Gas Turbines, Renewable Energy Systems such as Solar Power Generation (CSP), Solar Farms (PV), Waste to Energy, Wind Turbine, Ground Source Systems and CHP installations.



Paul Mayles, BSc Hons, MSFPE
Risk Consultant

For over 20 years Paul worked with industry based from countries in Europe and Asia Pacific. He spent 18 years providing and overseeing project and operational risk management consultancy services to the majority of industry sectors based from the UK, Sweden, India, Hong Kong and Mainland China.

Prior to that he worked in the UK Power Industry for several years after a year working in the Australian Mining Industry. Paul holds a BSc in Metallurgy from Strathclyde University, Glasgow.



Dirceu Paiva
Consultant Insurance Risk Engineer

Dirceu started his career working at the engineering department of YORK S.A, a large brokerage in Brazil. In this company, he was responsible for the engineering technical support. He also developed Petrochemical risk tariffs, taxation roadmap for Machinery Breakdown, and conducted various asset valuations with a view to establishing accurate risk management for cases in which explosion was the predominant risk. Dirceu worked at YORK S.A for 10 years until 1987. Then he moved to the northeast of Brazil and opened his own brokerage, the GDE. At the time, he contributed to the introduction to the manufacturing sector of lesser-used insurances, such as Liability, Low Voltage and Machinery Breakdown combined with Loss of Profits.

Biography



**Andrew Webb BSc (Hons)
MSc, MICE**
Consultant Risk Engineer

Andrew Webb is a civil engineer with 30 years experience of the project management, design and construction supervision of overseas water-related projects: harbour extension, irrigation works, pumping stations, pipelines, hydro-electric works and dams. Also included were feasibility studies and pre-investment assessments for World Bank, European Development Fund and the Asian Development Bank. Most of this experience was gained as principal engineer with the Mott MacDonald Group though this has been supplemented by 10 years further experience with UK contractors and Defence Estates.



**Euring Tom Griffiths BSc
(Hons), CEng, MICE, ACILA**
Consultant Risk Engineer

Tom Griffiths is a Chartered Engineer and Chartered Loss Adjuster with a Master's degree in geotechnical engineering and a background in the design and project management of small diameter tunnelling, drainage and highway schemes prior to specialising in the insurance aspects of building and construction, most particularly claims arising from ground movement, in respect of which he acts as an expert witness.



Jonathan Jaramillo
Consultant Risk Engineer

Jonathan Jaramillo is a Risk Management Professional with extensive Regulatory Compliance knowledge in Occupational Health and Safety within the Construction, Maritime, and General Industries. As a Construction Risk Insurance Specialist and bilingual OSHA Authorized Outreach Trainer, Jonathan has spearheaded various Controlled Insurance Programs within Government and the Private Sector, providing innovative solutions for Loss Control Program development, Risk Assessment, and Education.



Enrique Rivas
Consultant Risk Engineer

Enrique Rivas is a civil engineer with 12 years experience in Project Management, Design, Construction and supervision of Major Civil Works. Included Highways, High Rise Buildings, Oil Plants, Airports, Rail Infrastructure, Gas Distribution Plants, Aqueducts, Sewers, Hotels, Hospitals and Schools.



Rosi Cutrone
Risk Coordinator

Rosi is a professionally trained Architect and brings a vast amount of expertise to Mitig8. With over 2 years experience in an Architect's office, Rosi has added a new dimension to the company, interpreting plans and construction information for major risks, during construction. As a bilingual Spanish/English speaker and Office Manager/Risk Coordinator based in Miami. Assisting with language translations for the non-Spanish speaking engineers, this adds a valuable service to our London Market reports.



Contact and Location

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A low-angle, upward-looking photograph of several skyscrapers against a clear blue sky. The buildings are of various architectural styles, including a curved glass facade on the left, a tall rectangular glass tower in the center, and a curved glass tower on the right. The perspective creates a sense of height and scale.

www.mitig8.co.uk