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## Toronto & Eastern Canada

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### PHILOSOPHY

Our regional team of specialist Loss Adjusters are recognised as industry leaders by insurance and reinsurance markets worldwide. Claims assigned to Braemar are evaluated in terms of technical challenges, engineering, insurance conditions, geography, language and cultural nuances.

Braemar Technical Services is becoming the benchmark for professional service levels in their sector by continuing to invest in its people and infrastructure through a combination of selective recruitment, formal training, systems development, mentoring, and peer support.

### OUR SERVICE

Our Loss Adjusters are industry leaders in the adjustment of upstream, midstream and downstream oil and gas, construction, power generation, mining and property related claims, together with associated business interruption and delay in start-up. Our aim is to provide a service that exceeds our Client's expectations.

This service includes:

- Immediate response, including site visits by relevant technical personnel.
- Timely clear, concise, transparent communication, with regular formal reporting.
- Accurate reserve information revised as appropriate throughout the job.
- Full investigation of circumstances, causation, and future loss prevention.
- Advice on the suitability and cost of remedial measures.
- Review of all contracts with relevance to insurable interest, indemnification, and subrogation.
- Complete policy review, identifying terms and conditions relevant to the claim.
- Review of recovery and subrogation potential.
- Adjustment taking full account of the policy wording, law, and relevant practice.
- Impartiality.

### CALGARY EXPANSION

Braemar's Canadian operation is looking to grow their geographic footprint in region and as of 1 September 2018, Nathan Narciso will be Braemar's Toronto representative. Nathan will be relocating to set up operations and establish our presence while being supported by our Canadian Directors and Adjusters in Calgary, including Dr. Troy Eggum (materials and corrosion), Jane MacInnis in Halifax, along with our full complement of Global resources.

### OUR BUSINESS

#### **Commercial Property & Casualty:**

Manufacturing, Industrial, Course of Construction, Business Interruption & Liabilities

#### **Power & Utilities:**

Generation, Transmission & Distribution, Alternative Energy, Business Interruption & Liabilities

#### **Midstream, Downstream & Petrochemicals:**

Construction, Property, Business Interruption & Liabilities

#### **Upstream Oil & Gas:**

Drilling, Construction, Property, Offshore Vessels, Business Interruption & Liabilities  
Coal, Base & Precious Metals, Alluvial Mining & Dredging, Business Interruption & Liabilities

#### **In Addition:**

Risk Assessment, Expert Witness, Engineering Studies, Condition and Valuation Surveys

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# INTRODUCING THE TEAM

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**Paul Cameron (CIP)**  
**Managing Director**  
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Paul entered the Insurance industry in 1990 where he worked for 11 years in the Toronto market as a Claims Examiner specializing in liability and commercial property claims. Paul has worked over the past decade as an Independent Adjuster. He joined Braemar Adjusting in 2009, where as a Senior Adjuster he has specialized in the liability and property claims arising out of the energy and utility industries, and has since handled some of the largest up and midstream pollution and downstream facility losses, in North America.



**Randy Lim (CIP)**  
**Director**  
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Randy joined the Braemar team as a Senior Loss Adjuster in May 2013, before being promoted to Director in September 2016. With more than 30 years' experience in the insurance industry, Randy has held various and progressive roles including claims handling, claims management, relationship management and business development with various international and domestic underwriters and vendors as well as claims advocacy and account management with a large international brokerage. Since joining Braemar, Randy has handled numerous significant large and complex property and pollution losses in the Energy, Power and Commercial Property Sectors.



**Nathan Narciso (CIP)**  
**Loss Adjuster**  
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Nathan graduated with an Honours diploma in Insurance in 2016 from the McKeil School of Business at Mohawk College. He has experience working in the Toronto insurance restoration industry, where he was involved as a Crew Supervisor, and obtained his Water Damage Restoration Certification from the IICRC. He oversaw losses occurring both to residential and large commercial properties. Nathan went on to work at a major insurance provider and gained property and casualty experience while working in their litigation management unit. Since joining Braemar, Nathan has been appointed to various energy facility and pollution cases, in addition to many commercial matters.



**Jane MacInnis (P.Eng.)**  
**Loss Adjuster - Contractor**  
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Jane graduated from Dalhousie University in Halifax, Nova Scotia with a degree in Mining Engineering. Jane has held contract positions in operational and engineering. She has worked at a major oil and gas operator in both thermal and cold producing heavy oil wells, where she planned and executed new completions and work-overs. In her fourth year with this producer, she supervised the completion of sour wells in the Foothills region of Alberta. Jane has completed extensive training in well control, well design, and operational strategy and received her Professional Engineering designation in 2016. Jane immediately took to insurance and has been appointed to various matters for major up and midstream clients in Canada and the US.



**Dr. Troy Eggum (PhD, P.Eng.)**  
**Senior Loss Adjuster/Materials  
& Corrosion Engineer**  
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Troy is an experienced mechanical engineer with a doctorate in materials and corrosion engineering. Prior to joining Braemar in July 2015, Troy worked as a Senior Corrosion Engineer in the upstream and midstream industries. He developed an internal corrosion predictive model for use in offshore erosion-corrosion of downhole tubing (published and presented at NACE CORROSION 2015), and securing government funding to support company research into microbially influenced corrosion. Troy's other experience includes: Pipe Stress Engineering for an EPCM company, Analytical/Environmental Chemistry with a contract laboratory, and upstream plant and battery operations for a major exploration and production company.