

## Around the World with Crawford Global Technical Services®

### Agriculture and Food Industry Specialist Finds Job Fascinating, Even After Three Decades



**Name and title:** Pablo Segovia, international executive general adjuster and Head of Global Technical Services Operation for Spain. I was born in Madrid, Spain, and became a general adjuster in 1986. After working at local adjusting companies, I founded my own company in 1991, which was part of a Paris-based international network operating worldwide. I earned a master's degree in Business Interruption and in 2006 joined Crawford & Company® Spain. As vice president of the Spanish Association of Loss Adjusting companies, from 2004 to 2014, I had the opportunity to represent the Spanish loss adjusting sector at the European Federation of Loss Adjusters Associations (FUEDI), implementing the European professional titles

scheme in Spain.

**Area of specialization:** Agriculture and Food Industry

**What is the most-prevalent type of agriculture and food-related claim you handle?** Given the diversity of the sector, let me clarify that two types of claims should be considered separately within the following sub-divisions:

- Agronomy, including agriculture, seed growing, usage of fertilizers, and pesticides
- Food Industry, including production and packaging

I am proud to have an excellent team who work in this area of expertise, including Dr. Jose María Salleras, a reputed adjuster who leads the agronomy area.

Almost every claim, particularly agronomy-related, deals with liability aspects, including product recall and business interruption at different levels.

**How do Crawford's specialized agriculture and food claims services set the company apart?** We are able to provide an immediate response thanks to our 24/7 claims service and the internal procedures we have in place. Furthermore, after many years of dedication, we have created a panel of external laboratories and providers focused on certain specialized disciplines, such as genetic analysis.

**What is your most memorable claims experience?** After 30 years of working as a loss adjuster, I have countless claims in several countries from which to choose. One of my most memorable claims experiences occurred a few years ago in France and involved several million champagne bottles exploding due to a faulty design of the glass. Nearly 80 wine producers used the faulty bottles, which were continuously exploding. French authorities, lawyers, adjusters, and judicial experts were immediately mobilized. The root cause investigation was not easy and needed the involvement of some very specialized companies in French, Spain and the United States.

Crawford® organized a huge product recall and a salvage process with specialized providers and lawyers in France, including a joint TPA scheme on behalf of the insurer and insured.

Crawford appointed a dedicated team in France and Spain to monitor the salvage process, reach agreements, and make payments to every claimant and provider. The outcome of Crawford's intervention was a huge reduction of almost 27-million euros compared to the initial loss estimation.

**What is the biggest change you've experienced in the industry?** Clearly, the specialization. Competition and globalization ensure that even the smallest company with minimal resources can survive in a most complex world. In both the food industry and agronomy, the team's level of expertise has increased significantly. Logically, expertise of loss adjusters who need to provide the same level of specialization has increased as well.

**What is the best part of your job?** I can undoubtedly say that learning how different companies face an increasingly challenging world is fantastic. The way agriculture has become more specialized or how the packaging industry increases its performance level and reduce costs simultaneously is amazing.

**What advice would you give to a new claims adjuster?** First, I would recommend a well-organized training period involving the basics of insurance claims adjusting, and improving technical and communication skills. Specialization is the next step, which should be monitored by a senior adjuster. I would additionally suggest being patient and attentive to new trends.

**What are your hobbies?** I enjoy my job enough to consider it one of my hobbies. Improving myself through my work is an exciting challenge.

Travelling is fantastic because I always learn something new—even when visiting a place I have been before. Different cultures, languages, and landscapes are both enjoyable and enriching.

Fly-fishing is another passion. It enables me to release the pressure of my job and allows me to connect with nature.

**What was your first job?** I've been a loss adjuster for 30 years. In the 80s, I was a basic claim adjuster. I then specialized in machinery breakdown for a decade and have since worked in major claims worldwide.

**What or who inspires you?** I gather inspiration from adjusters from various countries by using the best from each person.

**What will you do once you retire?** I imagine I will reduce the time I travel and progressively increase the time pursuing my personal hobbies, and enjoying my family and dog. However, I hope to stay involved in major claims by trying to help and encourage them to continually grow and improve.

**Share a little-known fact about yourself:** I can remember my first years as an adjuster, including anecdotes. Once, when I was 22 or 23, I visited an older couple near Madrid. They both pretended to have heart attacks when I explained their claim was not covered: Funny now—stressful then. Lesson learnt: Always be prepared to face any situation.