

Business interruption claims services

To ensure business interruption (BI) losses are accurately quantified and resolved, many complex financial components must be analyzed. Our team provides the skills and expertise to help clients achieve the best results when resolving claims and disputes.

We collaborate with the insured and the adjusting team to understand the loss and the key components involved. Once our analysis is complete, we explain our approach and discuss the details of the calculation with the insured. This results in more satisfied customers and more closed claim files.

Our experts specialize in:

- Providing accurate revenue projections using industry-leading tools
- Identifying extra expenses and saved expenses
- Quantifying lost business income

Expert solutions to meet your needs

We have experience quantifying BI claims and time element losses from a variety of causes. We assess first- and third-party losses arising from a range of incidents including:

- Catastrophe claims resulting from hurricanes, fires and other disasters
- Contingent business income losses, such as those caused by damage to third-party suppliers
- Builder's risk/delay in startup
- Cyber theft
- Ransomware
- Subrogation

Industry expertise

Our accountants have an average of 15 years of industry experience and expertise in a broad range of industries including construction, healthcare, hospitality, manufacturing, mining, power and energy, retail, service, technology and transportation. We have offices in the U.S., Australia, Canada, Europe, Latin America, Singapore, South Africa and the UK, with more than 40 accountants in the Americas and 120 colleagues globally.

Valuable benefits

Our experienced team and specialized services offer advantages for clients. Key benefits include:

- We have extensive experience handling BI losses related to catastrophe claims
- Our solutions provide clients with an opportunity to settle claims as quickly as possible
- We use industry-leading tools that accurately measure the losses, when appropriate
- Our team has a strong understanding of local laws and regulations

Our services in action

We use predictive analytics tools to project revenue forecasts for complex business models like hotels, energy companies and manufacturers. We can develop highly accurate forecasts and, more importantly, demonstrate their accuracy. This gets buy-in from everyone involved in the claim and helps interested parties agree on a settlement.

We use best-in-class tools to convert paper and .pdf files into digital form to save on data entry. Our tools differ based on the size of the project so we can use them on anything from a small, simple business income loss to a massive property damage loss involving hundreds of thousands of pages. Regardless of the size of the loss, these tools combined with our team's skills can significantly reduce the time and cost for data entry.

Our BI express service gives clients fast, accurate calculations to settle large volumes of small BI claims. This service is especially helpful after a widespread catastrophe like a hurricane or wildfire.

Our team is here to help

We are experts in quantifying time element losses, ensuring we substantiate the financial basis of the claim, verify underlying assumptions and provide reports with our findings. Clients rely on our calculations and use them as the basis to settle claims and assist with any subsequent recovery actions.

To learn more about our BI claims services, contact:

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To learn more about our integrated and customized solutions, visit [SEDGWICK.COM](https://www.sedgwick.com)
