

Dempsey Partners

# Property Damage Claims Consulting

Your manufacturing plant has sustained a significant PD loss, and your insurers have already mobilized a team of experts to assess your claim. But who will represent your interests? At *Dempsey Partners*, we offer property damage claims consulting services to help determine the scope of loss and replacement cost of damaged property, ensuring your interests are protected. Based on the principles of our forensic accounting practice, we've added engineering and construction estimation expertise to provide a comprehensive service that will speed and maximize recovery of your PD loss. In this way, we pave the way for a less contentious BI adjustment. By collaborating early, we enable client, insurer, engineering experts, and contractors to work together to help you succeed.

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## Applying theory to practice.

With the pace of technological change, damaged property – whether buildings, structures, machinery and equipment, contents, or IT systems – is rarely rebuilt or replaced exactly as it was. Yet, your property insurance policy likely provides coverage for the replacement cost of damaged property as it existed at the time of loss. With Dempsey Partners' property damage consulting expertise, you can take control of the PD valuation process. From the onset, we manage your claim, developing the scope of damage with your insurer, assembling "as was" loss estimates, and establishing functionally equivalent replacement costs for what was damaged. And, if you elect not to replace at all, we help establish and recover the Actual Cash Value of the damaged property.

## Repair, replace or move on?

Sometimes, insured and insurer disagree as to the extent of damage, or whether damaged property can be repaired instead of replaced. These issues can stop the loss adjustment process in its tracks. They can also significantly impact the amount of BI loss. Our professionals realize the importance of early action and collaboration on difficult property issues. We recognize how working with the insurer's experts, sharing information, scoping the loss jointly, and early identification of issues steers the adjustment process to success.

## Step-by-step ensures real progress.

Our critical path analysis helps identify the exact time frame for determining your business interruption loss. We also monitor actual repairs, often deploying a "clerk of the works" to ensure progress and sound, periodic reporting. As a result, the repair and replacement effort stays on schedule, establishing the BI period of interruption and eliminating contentious issues. You see, the policyholder can't afford to learn about these issues after property has been repaired or replaced. By submitting interim PD claims and seeking partial adjustments based on the facts, we expedite cash flow and move the adjustment toward ultimate resolution.



**WE KNOW WHAT'S ON THE LINE.**

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