

Dempsey Partners

Dempsey Partners supports the global risk management community with forensic accounting and claim-related services that help protect a company's bottom line. As an independent source of advice and counsel, Dempsey Partners works cooperatively and diligently to help manage and quantify risks, maximize loss recoveries and ensure risk managers realize their goals and ideals.

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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.

Property Damage Claims Consulting

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.



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Dempsey Partners

Business Interruption & Property Damage

You've had to suspend core business operations because of physical damage to your plant. You want to be fairly compensated within a reasonable time frame. You need people who have been there, who understand insurance, accounting and the adjustment process.

We are those people. We're *Dempsey Partners*. For more than 25 years, we've helped Risk Managers recover property and BI losses with integrity and objectivity. We work to simplify and speed loss adjustment while maximizing recovery. We share the policyholder's goal to get back to business as usual, with minimum disruption, at the earliest.

Business Interruption & Property Damage

The big picture in detail.

We identify and quantify losses in every detail. With experience spanning five continents, in virtually every industry, and more than \$10 billion in loss recoveries, we understand how claims adjusters and experts will evaluate your loss. This insider's knowledge helps us provide an appropriate explanation and clear methodology, backed by comprehensive support documentation. We generate reports promptly and meticulously so your claim is defensible and verifiable. By calculating losses that comply with policy terms, we communicate your case effectively for maximum results.

Moving forward by working together.

With a unique knowledge of the insurance industry and the loss adjustment process, we help you recover promptly and fairly. We believe claims are about people – Risk Managers, adjusters, accountants, engineers, brokers, even underwriters. As such, we work tirelessly to keep the lines of communication open and the claim process moving forward. Our track record with claims large and small, national and global, proves that skill coupled with hard work, in an atmosphere of cooperation and professionalism, help our clients succeed.

The Risk Manager's trusted advisor.

Dempsey Partners offers risk management and financial advice on a broad array of claims and valuation issues. From insurable values to loss quantification, from scope of damage assessments to appraisal services, we can help. We provide experience, technical strength and service excellence. When faced with the complexity and uncertainty of business interruption and property damage claims, Risk Managers turn to Dempsey Partners as an independent source of advice and counsel. For an unbiased, expert view, you can trust Dempsey Partners.

We're about our clients and our people.

Dempsey Partners is recognized as a global leader in complex claim preparation and exposure valuation services. We have several hundred clients including Risk Managers from more than 25 Fortune 100 companies, most of whom engage us to handle all their loss accounting needs. As acknowledged experts in forensic accounting and engineering, supply chain risk and investigations, along with an experienced support staff, we help clients reach their goals.



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Forensic Analysis & Fidelity Claims

You believe a trusted employee is stealing from your business. Or, the foreign affiliate of your U.S.-based parent company has been victimized by an embezzlement scheme. Or, perhaps, your company is in the middle of a fidelity claim that's going nowhere. When it comes to commercial crime insurance claims, *Dempsey Partners* can help. With more than 25 years of hands-on experience, we bring together traditional forensic accounting and international investigation expertise to resolve occupational fraud claims. In this way, we can protect your business and bottom line.

Forensic Analysis & Fidelity Claims

The unbiased voice.

Dempsey Partners helps clients manage and resolve fidelity claims with integrity. We offer unbiased fact-finding, backed by comprehensive, well-documented analysis and reporting. You see, we know what insurers look for in the claim process. By anticipating their issues, we keep your claim on track. Empowered by fact, advice and support, Risk Managers can make the process work best for them.

Investigations from the inside out.

To serve our clients at the highest levels, we've expanded our forensic analysis practice to include world-class investigations capability. Our leadership team understands how federal and international law enforcement agencies interact to solve complex criminal activity. As a result, we offer you an insider's perspective, coupled with a network of criminal law enforcement, legal and intelligence contacts worldwide.

What you need to know.

To resolve fidelity claims, we determine and document:

- the existence of a covered loss
- the amount of direct loss incurred, in accordance with policy provisions
- compliance with relevant terms and conditions of the policy

It takes a team.

Our forensic analysis practice works closely with Risk Managers, Chief Financial Officers, Internal Audit, and General Counsel of some of the world's leading organizations. Our approach includes a detailed investigation coupled with an analysis of relevant accounting records to accurately determine the amount of the loss. To ensure a successful outcome, we coordinate with insurer representatives and experts, enhancing communication throughout the loss adjustment process.

More support.

Fidelity claims often involve legal proceedings outside the scope of the insurance policy.

We support our clients by providing:

- litigation support services
- expert testimony
- coordination with law enforcement authorities
- asset tracing
- developing witnesses



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X-V Analysis[®]

You have a complex supply chain. Interdependencies and process flows unique to your business. Business interruption exposures specific to individual risks. Yet, your BI values give you only a theoretical estimate based on a century-old standard formula. With X-V Analysis[®] from *Dempsey Partners*, you get BI values that reflect real-world loss exposure. This way, you can better clarify and differentiate risk, identify strategies to minimize exposure and tell your story to insurance underwriters. Ultimately, X-V Analysis[®] helps you make more informed, cost-effective choices about your company's property insurance program.

X-V Analysis®

True value.

With more than 25 years of hands-on experience involving over 1,000 business interruption claims, Dempsey Partners developed X-V Analysis® to quantify the impact of disruption on every part of your supply chain. We provide expert exposure assessment that comes from experienced-based judgment, complemented by specific expertise in business interruption loss quantification. We also provide financial and operational metrics that simplify even the most complex business interruption risks.

X-V Analysis® provides:

- consolidated BI values and exposure quantification
- BI values and exposures by physical location
- business impact of mitigation strategies and BCPs
- contingent exposure to key suppliers and customers
- multilocation catastrophic loss exposures

Better questions, better answers.

Dempsey Partners believes risk analysis based on reliable exposure data is critical to making educated insurance purchase decisions, such as:

- Are reported values accurately quantified?
- Does the ratable value at risk convey the company's business model and true exposure to BI loss?
- Are limits and sub-limits sufficient to protect the company from any eventuality?
- Is your insurance program priced to reflect actual exposures?

X-V Analysis® Process

INFORMATION FROM CLIENT

- Operational overview and data
- Detailed financial statements
- BCPs, DRPs, mitigation
- Meetings with BCP, key operations and finance people

DEMPSEY PARTNERS PROCESS

- Apply principles of loss accounting and exposure analysis
- Develop exposure value maps
- Populate models
- Analyze models for risk

REAL-WORLD LOSS EXPOSURE

- Report summarizing exposure values and key observations
- Internal presentation to brokers, risk and financial management
- External presentations to insurance underwriters

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Dempsey Partners

MegaLoss

Disaster Response (DR)

It's a catastrophe – a MegaLoss – the first in your company's history. To help you recover, *Dempsey Partners* offers MegaLoss Disaster Response (DR), a unique service exclusively devoted to catastrophic emergency response, loss management and disaster recovery.

When a MegaLoss occurs, our most senior professionals join you on site to help you through the critical days and weeks following a disaster. We help organize the claim process, assess repair and recovery options, and communicate effectively with decision makers.

With more than 25 years of experience and \$5 billion of MegaLoss recoveries, we provide the maturity, strategy, industry credibility, and timely judgment you need to prevail.

MegaLoss Disaster Response (DR)

What you need, when you need it.

At Dempsey Partners we respond to a MegaLoss by deploying the right people to your location immediately, fulfilling your emergency needs and expectations. Even more important than our technical accounting, engineering, finance, and claims expertise, is our strategic support, forged from dozens of MegaLoss assignments. With experience that spans a range of industries and disasters, we help you make sound decisions, day in and day out, and build processes to achieve a successful claims outcome.

Unfortunately, the unthinkable can happen.

Is your organization prepared for a MegaLoss? We can help you find out before a loss occurs. In conjunction with our proprietary X-V Analysis[®], which identifies and quantifies business interruption and supply chain exposures, we review your current property insurance program, business continuity plans and disaster recovery plans. We help you construct an emergency response strategy to deal with the complexities of incident investigation, document protocols and insurance recovery. We also help you identify the adjusters, accountants, engineers, salvors, and cleaning companies appropriate to your organization.

Call to action.

By fostering cooperation and organizational procedures before an actual catastrophic event, we enable client, insurer and experts to respond immediately and effectively to any disaster. We help you prepare detailed loss estimates to ensure an accurate reserve; assess the collectibility of claim elements; develop strategies to promote cash flow through advance payments; and create specific procedures and timetables to help ensure progress and resolution. We also assist you in communicating within your organization and with your insurance markets to keep everyone on the same page.

We've been there and we'll be there.

Whether an explosion at a sugar refinery, the total destruction of casino properties following Hurricane Katrina, or a serious fire at an underground coal mine, the Dempsey Partners team has handled MegaLoss assignments with distinction. Extraordinary events require extraordinary action. At Dempsey Partners, when a MegaLoss occurs, we'll be there for you, your employees and your shareholders.

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