

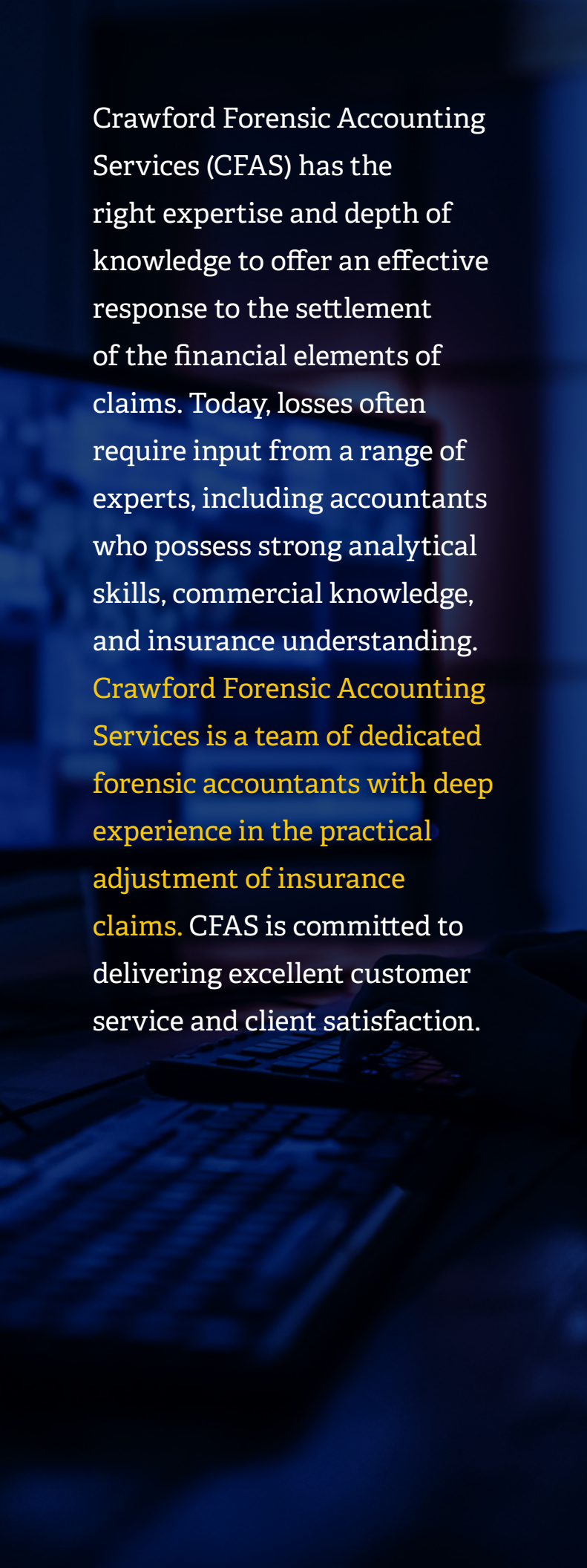


Crawford® Forensic Accounting Services

Effective and experienced
claims adjustment



Forensic Accounting



Crawford Forensic Accounting Services (CFAS) has the right expertise and depth of knowledge to offer an effective response to the settlement of the financial elements of claims. Today, losses often require input from a range of experts, including accountants who possess strong analytical skills, commercial knowledge, and insurance understanding. Crawford Forensic Accounting Services is a team of dedicated forensic accountants with deep experience in the practical adjustment of insurance claims. CFAS is committed to delivering excellent customer service and client satisfaction.

Real-world experience

Members of our team work globally on the world's largest major losses. The team manages losses by control, analysis, and verification of evidence and data, ascertaining the losses solely attributable to a particular incident and resolving contentious issues. From the first notification of a loss, they work seamlessly with our team of property and liability adjusters to provide immediate assistance in analyzing claims mitigation options and developing objective loss measurement methodologies for reserving and settling the claim. This integration of technical expertise benefits the adjusting process, maximizing efficiency, and enhancing the client experience.

The team and its collaborators are involved at the highest levels with the insured, liaising with relevant parties to minimize the impact of the incident. Understanding the extent of physical losses and the ramifications this will have on the insured's business is key to providing insurers with accurate and timely information and in setting initial reserves, monitoring progress, and controlling costs. Crawford believes that the immediate involvement of our forensic accountants benefits the claim process and controls the overall claim cost.

Our experience is broad and deep:

- Advanced loss of profits
- Arbitration and litigation support
- Bankers bond
- Builders Risk
- Business interruption
- Contingent business interruption
- Credit guarantee
- Cyber
- Fidelity guarantee
- Fraud
- Malicious product tampering and extortion
- Mediation support
- Product liability
- Product recall
- Recovery actions
- Stock / Inventory
- Trade Credit



CFAS solutions

Business interruption – includes advanced loss of profits, public utilities, denial of access, and customer and supplier extension claims. A key component of the day-to-day activities of the team revolves around the quantification of business interruption losses that flow from large and/or complex matters. Business Interruption key features include:

- Gathering information and financial records
- Analyzing historical trend data
- Researching benchmark data
- Reviewing budgets and forecasts
- Applying modeling techniques to predict outcomes
- Evaluating anticipated revenue
- Calculating rates of gross profit
- Payroll analyses
- Establishing increased costs of working and extra expenses
- Determining savings of insured costs

Arbitration/litigation/mediation support –

Crawford's team of financial specialists provides expert support and guidance. We focus on facilitating highly professional, commercially sensitive, and proactive investigation for analysis and reporting. Our experience in quantifying economic loss across a variety of industries adds value to litigation procedures. We are able to identify the key issues, analyze, and compile data so that it is readily understood, and prepare reports, which are clear, comprehensive, and incisive. We assist in pre-trial conferences and in providing and preparing expert witness reports as well as live testimony. Key features include:

- Identifying relevant sources of information

- Performing detailed data analyses
- Calculating or rebutting claimed economic damages
- Preparing clear, comprehensive and easily understood written expert reports
- Providing expert testimony and challenging the testimony of opposing experts

Fidelity guarantee and fraud – Our team has the ability to undertake a full investigation into policy or legal liability and quantum by offering a tailored solution to identify the extent of employee fraud or dishonesty. With a comprehensive array of investigation techniques covering intelligence gathering to analysis, we are able to deliver an effective investigation and early settlement. Key features include:

- Identifying the full extent of any defalcation
- Analyzing internal controls and any failures thereof
- Assessing weaknesses in segregation of duties
- Reviewing facts and circumstances of a loss relating to the policy
- Retrieving and examining electronic hard-copy evidence
- Managing and controlling evidence and documentation
- Liaising with the police and other experts
- Delivering testimony where required
- Reviewing the potential for recovery, including asset tracing

We are focused on the possibilities of recovery and are able to prepare evidence briefs and act as expert witnesses in court.

For more information, visit us at www.crawco.com or contact:

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To Submit a New Assignment, email cfas_us@us.crawco.com

About Crawford & Company®

For over 75 years, Crawford has solved the world's claims handling challenges and helped businesses keep their focus where it belongs – on people.



Loss
Adjusting



Third Party
Administration



Managed
Repair



Medical
Management



On-Demand
Services



Catastrophe
Response

9,000 employees | **50,000** field resources | **70** countries | **\$18B+** claims managed annually

Crawford®

Restoring and enhancing lives, business and communities.