



Insurance Coverage

Help policyholders and their counsel prepare and resolve complex liability, property damage, business interruption and other insurance claims by providing intelligent, efficient, and cost-effective insurance coverage services.

ERS
GROUP

ERS Group's insurance coverage team provides insurance claims valuation, settlement support, litigation support and other claims-related services. Our insurance coverage services include:

- Quantifying and documenting incurred costs
- Calculating economic losses and forecasting future losses
- Analyzing subrogation and contingent claims
- Allocating claim costs to coverage
- Preparing and documenting insurance claims
- Developing risk-weighted recovery models to estimate potential insurance recovery
- Analyzing proposed settlement structures
- Providing settlement negotiation support
- Providing arbitration, mediation and litigation support
- Providing expert testimony

ERS Group's professionals have prepared insurance claims ranging from tens of millions of dollars to multi-billion dollar claims. Our consultants have helped policyholders with a variety of claims, including, liability, property damage, business interruption, and extra expense claims arising from explosions, catastrophic weather events, mudslides, structural collapses, fires, train derailments, environmental releases, power outages, and product recalls; long-tail asbestos, environmental and health hazard liability claims.

Selected client industries include:

Construction

Food and Beverage

Hospitality

Manufacturing

Mining

Oil & Gas

Property Management

Technology

Transportation

Utility

Cost Claims Preparation

ERS Group insurance recovery professionals identify costs incurred to respond to a covered event, and then accumulate, analyze, organize and document relevant costs for inclusion in an insurance claim.

Economic and Future Loss Claims Development

We prepare comprehensive and well supported claims for economic losses, such as loss of business income stemming from a covered event, and forecast future losses in situations where the response to an event continues for a significant length of time, such as environmental cleanup efforts.

Insurance Recovery Analysis

We develop robust mathematical models to analyze claims and potential insurance recovery considering, among other things, allocation of claims to coverage, policy terms and conditions, and other legal and factual variables.

Claims Management and Settlement Support

We provide quantitative analyses to assist in negotiations, develop claim presentations and reports, and track and assist with communications between policyholders and insurers.

Litigation Support

ERS Group's litigation support services include assistance with document production, discovery responses (e.g., analyses and factual support for interrogatory responses), and percipient or expert witness testimony.