

The COVID-19 crisis has thrown much of the world and the business community into a state of uncertainty. At Gallagher Bassett we have long been a progressive partner to our carrier clients, thinking ahead, anticipating the market's next move to ensure readiness and the fulfillment of service delivery excellence.

# BUSINESS INTERRUPTION

The COVID-19 pandemic will undoubtedly lead to a record number of business interruption (BI) and event cancellation insurance (ECI) claims filed by commercial policy holders. The market anticipates the overwhelming majority of claims will be made against commercial property or business package policies. However, we anticipate additional theories of liability which may implicate other policy types with business interruption being a consequential and therefore, potentially covered damage.

## HOW GB CAN HELP

In anticipation of the surge GB has formed a specialised team consisting of experienced professionals organised to assist carriers in process management, and more importantly, driving superior outcomes.

GB provides the following package of service options to carriers:

1. Full Service – Designed for the carrier that requires a complete claim lifecycle solution i.e from insured first report/claim intake to investigation, to damage calculation to settlement.
2. Segmented Service – GB serves as an “overflow” solution designed for carriers who require assistance processing certain technical elements of the claim file vs. management of the entire life cycle as anticipated in the Full Service option.



### FULL SERVICE

- Intake / claim set up
- Claimant contact
- Emergency Remediation Services
- Coverage verification
- Investigation & Evaluation
- Expert Engagement (Complex Cases)
- Forensic Accounting & BI Calculation
- Litigation Management
- Settlement Negotiation & Processing

### SEGMENTED SERVICE

- Intake / claim set up
- Claimant contact
- Emergency Remediation Services
- Coverage verification
- Investigation & Document Gathering

\* Designed for carriers that require “overflow” claim processing capabilities for a segment of the claim life-cycle

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to discuss a supplemental or outsourced solution for your Business Interruption claims.