

# MSM IS YOUR ADVOCATE IN THE EVENT OF ANY LOSS OR CLAIM

MSM Loss Management is the preferred provider of business interruption, economic loss consulting, litigation support, claims management, forensic accounting and related support services.

With offices across Australia and in Singapore, MSM's reach allows us to service our clients with a hands on and practical approach.

MSM comprises a multi-disciplined professional team including qualified Accountants with **over 25 years experience** across a diverse range of industries and organisations.

The MSM team have both technical and practical experience through their involvement in thousands of claims and litigated matters in both the public and private sectors.

MSM is regularly engaged by major corporations solicitors, accountants, government and public utilities as recognised experts.

## PRE LOSS SERVICES

MSM's Independent pre loss reviews are based on our technical expertise and 25 years of practical experience.

MSM provide Independent pre loss advice in conjunction with your broker. MSM has experience across thousands of claims and has seen those programmes that fully respond and those that fall short.

The key point of differentiation is that MSM provides an independent perspective.

The services that MSM can provide:

 Computation of Declared Values for Gross Profit including Payroll Cover (DVGP)

MSM's services can vary in scope from conducting simple calculations of Declared Values for Gross Profit (DVGP) and Payroll Cover through to a Business Impact Analysis based on a scenario where critical assets or critical locations are lost. The scope of these reviews can be varied to suit individual client requirements.

 Advice on Policy Wording, Policy Interpretation and Response

MSM can review the adequacy of Policy Wordings through building scenarios that test the adequacy of the Policy response in the event of an (Insured) Peril. The outcomes of these scenarios can then be provided to Policy experts to fine tune the wording.

Review of Limits of Liability and Sub-Limits

Reviews of the adequacy of limits and sublimits across the Policy provide comfort that the level of cover is appropriate. For example MSM can comment on the sub-limits for additional Increased Cost of Workings or dependencies on customers, suppliers and utilities.

MSM can provide scenarios to test the maximum probable loss against the limits in the Policy.

Indemnity Period Reviews

Ensuring the right period of cover is critical. Using their Business Impact Analysis models, MSM can provide input to determine the appropriate indemnity period based on their claims and industry expertise.



# MANAGE THE PROCESS. DRIVE OUTCOMES.

The collective experience and expertise gained from the preparation of over thousands of claims ensures that:

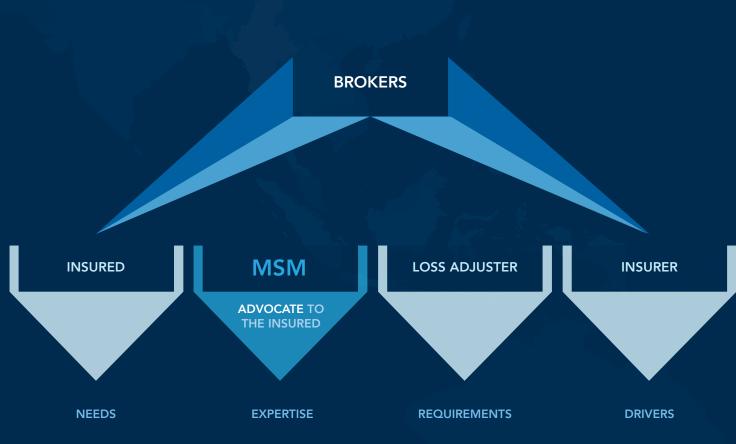
- Maximum entitlements are obtained for the Insured
- Timely advice allowing informed decisions on critical issues such as recovery actions and payroll decisions
- Proper management of the claim process to ensure cash flows are maintained and time frames controlled
- Commercial settlement is achieved in the shortest possible time frame
- Minimise the impact to the business and free up management resources to concentrate on operational issues

MSM are a support service for an Insured's management team and to the Broker to ensure the best outcome can be achieved in the shortest possible timeframe.

MSM also provide a **project management** function which can range from the establishment of basic time tables through to full project management of the claim process.

MSM can provide advice on information management, identification of responsibilities, establishing systems and procedures to capture data.





- Expedite the claims process
- Mitigate losses
- Maintain cash flow
- Avoid litigation
- Resources

- Policy interpretation
- Maximise entitlements
- Financial analysis & determining quantum
- Prepare the claim
- Manage the process
- Root cause analysis
- Evidence
- Timeline
- Policy understanding
- Claim adjustment
- Policy interpretation
- Deductible
- Payout
- Recovery options
- Instruct loss adjuster

#### **Areas of Expertise**

MSM have undertaken numerous assignments with insurance claims covered under one or more of the following insurance Policy types:

- Property Damage
- Business Interruption
- Construction including Contract Works, Marine, Delay in Start-Up/Advance Loss of Profits
- Professional Indemnity
- Product Liability, Product Contamination, Product Recall
- Fraud and Financial Crimes



# MSM OFFICES

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