

BUSINESS INTERRUPTION



When a business interruption occurs, promptly and properly quantifying and measuring loss is crucial for filing a claim. Whitley Penn assists clients with financial issues arising from operational disruptions or natural disasters that have severely interrupted business operations.

Whitley Penn professionals possess the expertise and experience necessary to quantify the income lost and additional expenses incurred as a result of any business interruption. We are also uniquely positioned to provide credible and understandable expert testimony regarding the economic issues identified during the claims process.

Analysis of Lost Income

Whitley Penn helps clients identify, establish, and effectively demonstrate reasonable and credible lost profit models when filing business interruption claims, either for insurance purposes or litigation. Our detailed analyses of lost profits include the following:

- Defining the business interruption event and its impact on the subject business
- Analyzing the economic situation prior to the business interruption event
- Projecting the future operational results but for the business interruption event
- Calculating the net present value of the past and future losses



Identification of Additional Expenses Incurred

Whitley Penn provides clients with a detailed accounting of actual and projected expenses incurred as a direct result of the business interruption event. This process includes, but is not limited to, an analysis of additional expenses stemming from:

- Damages to facilities, equipment, inventory, materials, and other assets
- Expenses related to temporary relocation
- Additional labor required to return to normal operations