

Insurance Claims Accounting and Consulting Practice



NAVIGANT

DISPUTES & INVESTIGATIONS • ECONOMICS • FINANCIAL ADVISORY • MANAGEMENT CONSULTING

Navigant's Insurance Claims Accounting and Consulting professionals bring over 100 years of combined experience representing insurers and policyholders alike who are dealing with significant claims and losses. Our team delivers proven expertise, quality and results helping clients expedite the loss determination, claim adjustment and settlement process. We have extensive experience assisting policyholders with the preparation of all types of claims domestically and abroad from multi-national Fortune 100 to privately held companies in a variety of industries.

We have assisted hundreds of insureds with billions of dollars in losses related to:

- » Property Damage & Business interruption
- » Product recall, product integrity, product liability
- » Subrogation claims
- » Fraud and fidelity
- » Construction (builders risk, surety, wrap programs)
- » Environmental contamination
- » Marine claims
- » Political Risk
- » Insurable Values
- » Expert Witness Services

For more than two decades, clients have turned to Navigant for assistance with their most complex and sensitive matters. With our international network of over 2,000 talented consultants located in approximately 40 cities around the world, we can quickly assemble the right team of highly qualified professionals with the skills and the industry knowledge to meet your needs.



BRAD MURLICK, MBA

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Brad Murlick is a Managing Director in the Disputes & Investigations practice and leads Navigant's Insurance Claims Accounting & Consulting practice, focused on assisting policyholders, including their counsel and brokers with large, complex, insurance claims, specifically those related to first party and third party loss situations and disputes. During his career, he has assisted thousands of policyholders with the recovery of billions of dollars in connection with property/business interruption, product recall/product liability, fraud and fidelity, builders risk, political risk, as well as other first party and third party/casualty claims. In addition to helping clients prepare claims after a loss, Brad also has significant experience assisting policyholders with the computation and analysis of insurable values for property and business interruption. He has also assisted numerous insurance brokerage clients in the defense of E&O matters involving property and casualty disputes and litigation.

Brad has testified in court and in alternative dispute resolution situations on numerous occasions. He is widely published (John Liner, IRMI, etc.) and has spoken numerous times on risk management and claims topics in a variety of settings, including ABA and Risk and Insurance Management Society (RIMS) events. He is also frequently quoted in insurance industry publications, including Business Insurance, Best's Review, Crain's and Risk and Management; and has appeared on CNBC, Summit TV (South Africa) and National Public Radio to discuss claim issues.



STAN JOHNSON, CPA, CFF

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Stan Johnson is a Managing Director in the Disputes & Investigations practice and is based in the Atlanta office. His focus is assisting in the management of the Insurance Claims Accounting and Consulting sub-practice, as well as managing engagements for business interruption, property damage, product recall, product liability and fidelity claims for corporate policyholders, business interruption values assessments, lost profits claims, litigation support and expert witness services.

Stan has extensive experience in the analysis of economic losses resulting from catastrophic events to companies of all sizes and a wide variety of industries, as well as the proper preparation, submission and settlement of claims for those losses. He is considered an expert in business interruption, property, extra expense, product recall and fidelity claims as well as the evaluation of business interruption risk exposures and values reporting. He also has experience in litigation support for lost profits, contractual disputes, third party damages, breach of contract, product liability, and other commercial disputes. His experience includes matters involving a variety of companies in the technology, manufacturing, hospitality, healthcare, consumer goods, food service, retail and other industries. Stan has over 22 years of experience in this field and a proven track record in assisting clients with large, complex insurance claims and litigation. Stan has a unique background, with experience providing loss accounting services to both insurers and policyholders.

Stan has written several articles and spoken at numerous industry conferences, including RIMS, Hospitality Law, Windstorm and other organizations, on the subject of business interruption and fidelity claims.

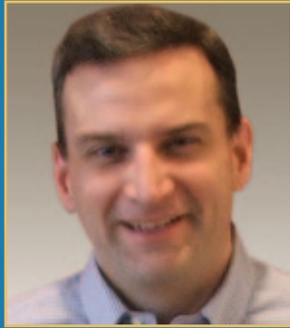


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Mark O'Rear is a Managing Director in the Disputes & Investigations practice in the Houston office, specializing in insurance claims and litigation support in the energy, chemicals, electricity generation, manufacturing and retail industries. His experience includes the preparation of claims for business interruption, property damage, extra expense, delay-in-startup, political risk, and expediting expenses, as well as the quantification of damages in support of litigation. Mark has been retained to provide consulting and testifying expert services for matters involving damages to real property in the context of litigation and insurance claims. He has spoken at numerous seminars including both national and local Risk and Insurance Management Society (RIMS) meetings on methodologies for analyzing, preparing and negotiating business insurance claims.



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Kevin O'Toole is a Managing Director in the Disputes & Investigations practice in the Dallas office. Kevin has over twenty years of accounting and financial consulting experience, primarily on performing analyses of financial and operating data necessary for measuring damages sustained due to casualty and other disruptions to business. His consulting work focuses on business interruption, extra expenses, inventory, accounts receivable, physical damage reconstruction projects, multi-claimant liability disputes, product recall, and third-party liability disputes. Kevin's industry experience includes pulp and paper, steel, aluminum, petrochemical, hotel and restaurant, agribusiness, mining, utilities, health care, pharmaceutical, transportation, cement, glass, lumber, food processing, personal services, retail and wholesale and miscellaneous manufacturing. He has provided litigation support experience including trial consulting services, expert reports, expert testimony related to economic damages sustained due to casualty and other disruptions to business.



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Michael Skweres is a Managing Director in the Disputes & Investigations practice in the Chicago office and focuses on managing client engagements including business interruption, property damage, product recall, product liability and fidelity claims for corporate policyholders; business interruption values assessments for corporate policyholders; and lost profits claims, litigation support and expert witness testimony. Mike has over 22 years of experience in the analysis and measurement of economic losses resulting from catastrophic events to companies, as well as the proper measurement, preparation, submission and settlement of insurance claims for those losses. He has focused his entire career on business interruption, property, extra expense, product recall and fidelity claims, as well as the evaluation of business interruption risk exposures and values reporting. Mike started his career providing loss accounting services to insurers, and for the past 16 years has worked for corporate policyholders measuring and preparing large, complex insurance claims and providing litigation support. In addition to insurance matters, his litigation experience includes lost profits, contractual disputes, third party damages, and other commercial disputes. His industry experience includes consumer goods, chemicals/petrochemicals, food processing, healthcare, hospitality, government contracting, manufacturing, pharmaceuticals, retail and warehousing, among others.



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Jim Burgess is an Associate Director in the Disputes & Investigations practice in the Atlanta office and has over nine years of experience in managing client engagements including business interruption, property damage, product recall, product liability and fidelity claims for corporate policyholders; business interruption values assessments for corporate policyholders; and lost profits claims, litigation support and expert witness services. Jim has assisted numerous clients with the preparation, negotiation and settlement of claims associated with insured, catastrophic events, including significant experience in healthcare, manufacturing, retail, cement, and many other industries.



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Jason Cables is an Associate Director in the Disputes & Investigations practice in Chicago and has over ten years of experience in managing client engagements including business interruption, property damage, product recall, product liability and fidelity claims for corporate policyholders; business interruption values assessments for corporate policyholders; and lost profits claims, litigation support and expert witness services. Jason has assisted numerous clients with the preparation, negotiation and settlement of claims associated with insured, catastrophic events, including significant experience in healthcare, manufacturing, retail, cement, and many other industries.

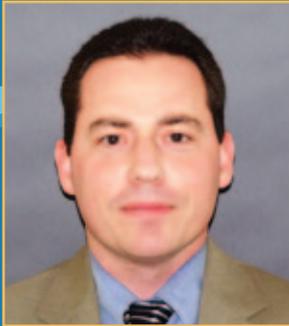


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Chris Frederick is an Associate Director in the Disputes & Investigations practice based in the Atlanta office. He has extensive experience in the management of engagements related to business interruption, property damage, product recall, product liability, business interruption values assessments, litigation support and forensic accounting. Chris has managed diverse projects in such areas as manufacturing, retail, malpractice, hospitality, transportation, broadcasting, telecommunications, and legal matters. He has also provided expert witness testimony in both Superior and Federal court.



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Jeff Hall is an Associate Director in the Disputes & Investigations practice in the New York office, and specializes in the analysis of insured losses, especially those involving property damage, business interruption, and business interruption value assessments. He has provided financial analysis to attorneys for matters involving breach of contract, lost profits and other business disputes; and has managed financial investigations related to enforcement actions and inquiries of the SEC and NY Attorney General. Jeff has managed various engagements involving the collections and analysis of large volume of transactional records to provide verification, allocations, and reporting of the results to corporate clients.



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John Hutson is an Associate Director in the Disputes & Investigations practice and leads the Insurance Claims Accounting & Consulting practice on the West Coast. John assists risk managers, corporate offices, business owners, and attorneys in quantifying, supporting, and defending damage valuations related to business interruptions, lost profits, fraud and employee theft, and construction delay in completion/soft cost claims. John is a recognized expert, with more than 17 years of experience, who has helped hundreds of businesses successfully recover billions of dollars in damages. He has served many businesses in the manufacturing, high tech, life science, retail, assisted living, and other service industries. He has a keen interest and expertise in business interruption issues unique to the hospitality industry.

John has provided sworn testimony in state and federal courts as well as offered his opinions in mediations and appraisals. John's professional credentials include Certified Fraud Examiner (CFE), Certified Forensic Financial Analyst (CFFA), Certified Business Continuity Vendor (CBCV), and Associate in Risk Management (ARM). John is a frequent speaker and an educator who provides seminars to brokers, risk managers, and hospitality management groups around the world. Most recently, MSNBC, CNNMoney, and *Construction Executive* have published his opinions on matters related to damage valuations.



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Paul Lux is an Associate Director in the Disputes & Investigations practice in the Chicago office. He has over 20 years of experience assisting clients with quantification of economic damages for litigation and insurance purposes. Paul has provided financial and business analysis to attorneys in connection with lawsuits related to breach of contract, damages, lost profits, business valuation, market analysis, and other matters in a variety of industries. In addition to helping clients prepare claims after losses, Paul has assisted numerous clients with the analysis of insurable values for insurance and coverage decisions. Paul's lost profit experience includes business interruption, property damage, extra expense, builders risk, political risk, product recall, and fidelity matters and span across nearly every industry. In addition to insured events, Paul has been a named expert on a number of matters and provided expert testimony in deposition, mediation, and arbitration and has authored several articles in industry trade publications and been a guest speaker at local and national industry and insurance conferences. Paul started his career providing claim review services for representatives of insurers and for the last 18 years has worked primarily for corporate and private business policyholders.



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Jodi Hatherly Luyster is an Associate Director in the Disputes & Investigation practice of Navigant Consulting and is based in Columbus, Ohio. She has more than 17 years of insurance claims, litigation support and other economic damage consulting experience. Jodi has worked with several national retail chains, numerous steel manufacturers with various types of production facilities, a mid-stream natural gas company as well as manufacturing, energy, mining, healthcare, hospitality and other types of industries. Her experience includes providing business interruption, property damage, construction contract, fidelity, and insurable value related services including the quantification of damages and expert reports in support of litigation.



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Ken Ross is an Associate Director in the Disputes & Investigations practice in the Houston office. He has more than 40 years of insurance claims, litigation support, consulting and operational experience in the energy, marine, power generation and industrial sectors. His experience includes the preparation and the adjusting of insurance claims for property damage, loss of production, control of well and business interruption, as well as the quantification of damages in support of litigation. Ken has been retained to provide consulting and expert testifying services on matters concerning the adjustment of oil and gas insurance claims. He has spoken at several seminars and conferences on subjects relating to insurance claims.



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Jason Scholler is an Associate Director in the Disputes & Investigations practice in the Houston office. He has more than 15 years of insurance claims, litigation support and consulting experience within a wide variety of industries, including retail, service, hospitality, oil and energy, construction and manufacturing. His experience includes the preparation of claims for business interruption, property damage, extra expense, delay-in-startup, expediting expenses and builder's risk, as well as the quantification of damages in support of litigation. Jason has assisted in providing consulting services for matters involving damages to real property in the context of litigation and insurance claims. In addition, he has extensive builder's risk experience where he was responsible for reviewing and determining the amounts for property damage, extra expense and soft cost claims, in addition to the day-to-day accounting issues.



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Eric Wieczorek is an Associate Director in the Disputes & Investigations practice with a particular focus on supply chain analytics. He brings extensive experience in evaluating and calculating economic damages for insurable and non-insurable supply chain disruptions, as well as assisting clients with procurement, sourcing, supplier risk management and business continuity. Eric has advised clients, insurance brokers, supply chain and business continuity managers, regarding economic damages, mitigation and coverage and helps corporate risk managers control their supply chain risks and property insurance programs with innovative risk identification and exposure analysis. He has managed teams of investigative accountants, and insurance brokers on multi-million dollar insurance programs, on both domestic and international projects.

Eric was the Managing Director of supply chain analytics at a forensic accounting firm and fulfilled various supply chain management roles during his ten year tenure at Bristol-Myers Squibb where he led the first supply chain risk analysis project for the company's business interruption exposure to windstorm in Puerto Rico.

ABOUT NAVIGANT

Navigant (NYSE: NCI) is a specialized, global expert services firm dedicated to assisting clients in creating and protecting value in the face of critical business risks and opportunities. Through senior level engagement with clients, Navigant professionals combine technical expertise in Disputes and Investigations, Economics, Financial Advisory and Management Consulting, with business pragmatism in the highly regulated Construction, Energy, Financial Services and Healthcare industries to support clients in addressing their most critical business needs. Navigant has offices in over 43 cities in North America, Europe and Asia. More information about Navigant can be found at www.navigant.com.



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