

Industry

Insurance and Reinsurance

Claims, loss adjustment, reinsurance contracts and disputes between insurers, policyholders and reinsurers.

An insurance dispute turns on one question: what the insured loss is worth.

Property damage and business interruption claims require reading the policy together with the policyholder's financial statements and operating records for the affected period. Insurers, reinsurers, brokers and policyholders disagree over the indemnity period, the revenue base and saved costs. SGEx quantifies the loss on the basis of all three.

Common situations in this industry

Quantification of property damage and business interruption losses.

Disagreement over revenue base, margin and saved costs.

Review of a loss adjuster's report.

Dispute between cedant and reinsurer over recoverable amounts.

Insurance expert evidence or arbitration.

How SGEx works

The policy as the rule

The policy conditions define what enters the calculation.

The policyholder's records

Financial statements and operating data support the loss claimed.

Saved costs considered

What the policyholder did not spend is deducted on stated criteria.

The insured loss is presented with the clause, the record and the calculation that support it.

What We Solve

Questions in a disputed claim.

What did the policyholder lose?

Quantification of property damage and business interruption.

What is the indemnity period?

Defining the affected period under the policy.

What is the revenue base?

Revenue and margin for the reference period.

Which costs were saved?

Deducting expenses that did not arise.

Does the adjuster's report hold up?

Technical review of the loss adjuster's report.

What does the reinsurer owe?

Recoverable amounts between cedant and reinsurer.

How We Approach It

Steps applied to this type of engagement.

1
Policy

Reading the conditions relevant to the calculation.

2
Records

The policyholder's financial statements and operating data.

3
Loss

Quantification net of saved costs.

4
Opinion

Result with explicit assumptions.

What we examine: policies and conditions, the policyholder's financial statements and operating records, loss adjustment reports, replacement quotes and documentation of extraordinary costs.

Deliverables: technical quantification opinion, review of loss adjustment report, expert report, calculation workpapers and party-appointed expert services.

Related Topics

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Construction, Engineering and Infrastructure
Energy and Natural Resources
Transportation and Logistics
Technology and Telecommunications

SGEx at a Glance

Figures reported by SGEx, updated periodically.

400+

engagements completed

100+

court cases in progress

300+

clients served

200+

law firms served

500+

reports, expert reports and opinions delivered

BRL 100M+

in fraud and irregularities identified

Why Talk to SGEx

Expert Services, Disputes and Forensics.

Technical independence

SGEx does not provide legal advice or represent interests: it examines, calculates and demonstrates.

Multidisciplinary team

Accounting, economics, law, business administration, finance and engineering on the same engagement.

Forensic experience

Professionals with prior roles at FTI Consulting, PwC, BDO, Deloitte, KPMG and Mazars.

Traceable methodology

Explicit assumptions, calculation workpapers and conclusions that third parties can replicate.

Who Leads the Work

Quantification of losses and loss of profits.



Sidney Gomes

Founder and Managing Partner of SGEx Group

Works on loss of profits, damages and direct losses, enforcement and quantification of judgments, and expert evidence before arbitral tribunals. Accountant, economist, attorney and auditor.



Fabricio Franco

Operations Coordinator and Senior Expert, Disputes, Investigations and Forensic Services

Accounting expert (CNPIC-CFC no. 8116) specializing in loss of profits and direct losses in court and out-of-court matters, as well as business valuation.

Request an Assessment

Describe the claim, the policy and the disagreement. SGEx will assess the scope before submitting any proposal.

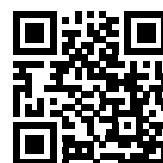
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