

Post-loss damage assistance and business recovery management: Wildfires

Actions taken by your organization at an early stage of a wildfire can be essential to mitigating potential business interruption impacts and to improving your financial, operational, and recovery success.

No matter your industry, Marsh's Forensic Accounting and Claims Services (FACS) Practice can help you work through the vast number of claims-related issues that may follow a wildfire. Our team can respond almost anywhere in the world within 48 hours of a loss event to provide you with proactive, on-the-ground support to help manage the crisis so you can resume operations as quickly as possible.

After major wildfires like those in Hawaii, California, Tennessee, and Fort McMurray (Canada), our consultants helped prepare thousands of complex claims for clients totaling multi-billions of dollars.

During the stressful time following a catastrophic event such as a wildfire, our team of specialists can offer you claims leadership, experience, and additional resources to help you focus on your employees and community, mitigate losses, and meet your return to business and post-loss recovery objectives.

Catastrophic event insurance claims

Wildfires can have far-reaching implications if you operate or do business in an affected region or rely on a supplier of inputs, goods, or services from impacted areas. We can help manage your insurance claims and coordinate with your insurance broker's advocacy team, allowing you to focus on assisting your people and running your business.

Our services include post-event loss analysis of:

- Property damage
- Extra expense
- Business interruption
- Contingent business interruption
- Service interruption
- Supply chain disruption

Along with first party claims, our team of specialists can assist you with third party insurance recoveries. These damages may be included in a claim presented to a party that experienced business interruption because of the wildfires or could be a fire-related contingent business interruption (CBI) claim that you present to your insurer.

We can also support public entities' and private non-profit organizations' management and calculation of insurance and FEMA claims. With our years of experience in public sector claims, we can help you identify and address your insurance and FEMA claim requirements, which can assist with maximizing your potential recovery and allow you to focus on your public duties and a return to business as usual.

Efficiently managing claims

Our online claims tool, FACSconnect, can help expedite the claims process by allowing you to share information easily, manage documents from start to finish, and review and provide comments. This online tool allows you to simultaneously share information with Marsh, insurers, adjusters, and other claims stakeholders. FACSconnect is highly customizable to your needs and allows you to set access privileges per user.

Claims project management and claims engineering

Large casualty and property losses following a wildfire can be extremely complex from both a data standpoint as well as a stakeholder standpoint. Complex claims management issues may exceed the scope of your resources and capabilities, particularly if the wildfire occurred in a location where you are not familiar with local regulations, procedures, and customs and there are potential property access issues.

Marsh claims project managers can travel quickly to loss sites worldwide and assist in managing clients' claim processes with stakeholders, including home office and local personnel, repair contractors, and loss adjusters. They can provide timely progress reports of claims and identify critical claims issues that need to be resolved — potentially before they develop into challenges that could delay your recovery.

Additionally, Marsh claims engineers and other specialists can help establish the scope and values of property damage. These specialists can help separate the wildfire damages from maintenance or related repair upgrades, which may or may not be insurance recoverable. Our claims engineers can work with you to help address a multitude of issues, such as code upgrades, changes in technologies, and actual versus hypothetical baseline schedule analysis. We also can help you identify damage scope issues that may not be evident to your insurer or the adjustment team. These efforts can help you improve recovery efforts and reduce losses, allowing you to dedicate resources to the well-being of your employees and to resuming operations.

Forensic Accounting and Claims Services Practice personnel

Our team brings global insight to local challenges, using consistent protocols and practices for post-loss analysis, claims project management, and claims engineering. Our senior practitioners have spent an average of 25 years in forensic accounting and claims services, with extensive experience in insurance loss accounting, valuation, and insurance policy formats and requirements. Clients also have access to Marsh's extensive capabilities in insurance policy coverage interpretation and claims advocacy.

Our reputation for integrity with insurers and familiarity with the adjustment process provide a distinct advantage to our clients in helping to optimize their claim recovery and reduce the time for receipt of settlement.

WHO IT'S FOR

Any organization in any industry with:

- A loss following recent wildfires that is disrupting its business
- Limited in-house or on-the-ground insurance claims expertise or resources
- A need for timely and effective recovery from a catastrophic event
- A rejected claim from an insurer
- Eligibility for FEMA recovery, including public entities and private non-profits

WHAT YOU GET

- Prompt support following a loss event almost anywhere in the world
- Highly qualified forensic accounting professionals and claims consultants with extensive experience across geographies and industries
- Effective management of even the most complex claims so that you can focus on your personnel and operations
- Our proprietary technology to efficiently and accurately track claims and streamline communications between all parties involved in the recovery process



The specialists in our practice have diverse backgrounds as:

- Certified public accountants/chartered accountants
- Forensic accountants/certified fraud examiners
- Professional engineers/forensic engineers
- Insurance claims specialists/former insurance adjusters

Marsh has helped clients recover from catastrophic events including:

- Wildfires in Hawaii, California, Tennessee, Canada, Australia, and Europe
- Hurricanes Helene, Debby, Beryl, Ian, Laura, Maria, Irma, Harvey, Sandy, and Katrina
- Earthquakes in Chile, Indonesia, Haiti, Japan, Nepal, and China
- Flooding in Thailand, Australia, India, The Philippines, United States, and France

About Marsh Advisory

The specialists within Marsh Advisory act as trusted advisors in the face of change, helping clients better anticipate future challenges and capitalize on opportunities with proactive risk advice that builds resilience and confidence. Our needs-based solutions — spanning consulting, claims, and analytics — provide leading risk expertise and advanced analytics based on unrivalled data, and our dynamic solutions fully adapt to your business goals. Our insights and advice can help lower cost of risk, improve performance, and implement new strategies, helping you keep ahead of risk. With a global team of around 2,100 colleagues operating in more than 40 countries, we service the vast majority of Fortune 500 companies and thousands of clients across every industry.

For more information about how our Forensic Accounting and Claims Services Practice can help you, contact your local Marsh representative or visit marsh.com.

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