



FORENSIC ACCOUNTING

FOR INSURERS AND ADJUSTERS

Pario assists claims adjusters and claims managers in quantifying the financial impact of a covered loss on an insured's operations. We are an independent accounting team dedicated to providing clear, evidence-based determinations on claims. We analyze information thoroughly to help our clients and their clients understand how the accounting analysis relates to the coverage. We're passionate about helping you navigate the complexities of claims with confidence and clarity. Our experts offer comprehensive results to support the claim process and are available wherever our clients do business.

- Business Income/Extra Expense
- Employee Dishonesty/Misappropriation
- Financial Condition (i.e., Arson for Profit)
- Contents/Inventory Valuation
- Appraisal/Umpire Services
- Product Recall
- Builder's Risk
- Surety
- Cyber
- Loss of Use/Lost Profits
- Economic Loss in Injury & Death



Insurance claims are increasingly complicated, but the impact of these complexities can be minimized when there is a deep understanding of affected business operations and their related accounting systems.

Pario understands that every insured's operation is unique, as is the documentation that is maintained.

PARIO'S APPROACH

Upon assignment, we contact the insured to discuss normal operations, the impact of the loss, and the available supporting documentation. We then take all of these factors into account when measuring financial losses pursuant to the adjuster's instructions as to the insurance coverage. Throughout our involvement in the claim process, we are sensitive to and value the insurer's relationship with its client, the insured.

Our client's success is largely dependent upon our ability to:

- Identify and request relevant documentation based upon our understanding of the operations and effectively explain the relevance of each request.
- Objectively analyze financial data and have follow-up conversations with the insured to develop a complete understanding as needed.
- Make clear, defensible determinations of the financial loss.
- Formalize conclusions and assist the insured in understanding them.

Clear and timely communication is the key to our approach. Ultimately, we know that our conclusions are critical to resolving the financial aspect of the claim. Thus, it is imperative to independently arrive at the right number, which is the amount supported by evidence and expertise. In addition to clearly communicating with the insured, we strive to provide timely updates to our clients so that they can effectively manage the claim in its totality.