

# **LONDON MARKET POWER FORUM CLAIMS BREAKOUT**

**RICK HARTLEY**

**RICHARD HARTLEY PARTNERSHIP**

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CHARTERED LOSS ADJUSTERS

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# SCENARIO ONE

- HOW MUCH PROPERTY DAMAGE?
- HOW MUCH ICOW?
- WHAT IF REPAIR COMPLETED AFTER 60 DAYS?
- WHAT IF REPAIR COMPLETED WITHIN 30 DAYS?



# SCENARIO ONE

- DO YOU APPORTION BETWEEN PD AND ICOW?
- WHAT PRINCIPLES?
- DO YOU APPORTION FOR THE DEDUCTIBLE PERIOD?
- WHAT IS THE IMPACT OF THE EXCHANGE BEING AFTER THE MAX I P?
- SHOULD ICOW BE APPORTIONED?



# SCENARIO 2

- LOSS OF GP
- ICOW
- ACOW



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