

# Andrew G. Sall

asall7@msn.com | 832.710.7909

## PROFESSIONAL SUMMARY

A fierce policy holder advocate who uses a deep understanding of his client's business to turn a paltry business interruption settlement offer, or a flat denial, into a substantial claim recovery.

## RELEVANT EXPERIENCE

---

### Principal

Complex Claims Resolution | January 2019 - Current

- Engaged by a nationally recognized attorney to calculate Covid-19 business interruption losses for a \$200 million restaurant corporation with 111 stores. Performed a "bottom up" analysis, beginning with calculating the lost business income at each store.
- Took a business interruption claim denial during COVID to a \$200,000 paid claim. Demonstrated that the fire destroyed motel was one of the very few in the area that still allowed smoking. Their occupancy was much less affected during COVID than that of competing motels that prohibited smoking.
- Created a Business Interruption Claim Model on-line for business owners to calculate their business interruption losses.

### Claims Specialist

Willis Towers Watson | February 2016 - October 2018

- Settled a business interruption claim on a large storage tank farm for \$833,000 more than the insurer's calculation. Explained to the adjuster that the damaged tank stored molasses, not petrochemical products like the other tanks. Demonstrated that the storage and movement of food products is much more time consuming and expensive than that of petro chemical products.
- Calculated the business interruption claim for two separate flooding incidents at an acute care hospital. Settled the claims for more than \$30 million across two different insurance carriers.
- Head of Southwest Forensic Accounting division during Hurricane Harvey

### Vice President

Marsh Risk Consulting | September 2010 - December 2015

- Settled a Superstorm Sandy business interruption claim, and property claim for a New Jersey airport for \$2 million. Created an entirely different business interruption model to demonstrate the airport's

earnings came mostly from aviation fuel sales and not other ancillary fees. Successfully defended the model calculation which was significantly higher than the initial claim settlement offer.

- Managed the Business Interruption Calculation process for two refinery losses over two years. Coordinated the claim efforts of professional engineers, Crude mix linear programming engineers, and corporate accountants. Each claim settled for more than \$100 million.

## **Director**

Sirius Solutions | January 2008 - August 2010

- Assisted with the Business Interruption calculation for a university destroyed by Hurricane Harvey.
- Prepared multiple estate tax valuations of closely held family investment corporations.
- Conducted an internal fraud investigation for a publicly traded REIT.

## **EDUCATION**

---

### **Master of Business Administration**

Vanderbilt University, Owen Graduate School of Management | Nashville, Tennessee

Finance Concentration

Owen Merit Scholar, Academic Achievement

### **Bachelor of Science**

Lewis and Clark College | Portland, Oregon

Business and Administrative Studies

CFE Credential ID 542194

Client references available upon request.