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[the business interruption e-source]

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INTRODUCING: PREPARED!

Business Interruption Consultants, Inc., a company dedicated to simplifying the business interruption process through personal services and its website, www.BISimplified.com, is announcing the launch of its cutting edge e-newsletter, "Be Prepared!".

The focus is to change the "business as usual" perspective on commercial property insurance and present a new outlook by incorporating informative articles that will keep you updated on current insurance issues and "Prepared!" for whatever may come your way. "Our goal is to reach out and share our knowledge with the business community as well as to provide information that is current and valuable about the ever-changing commercial insurance market," said Robert Swift, principal. This is an exciting opportunity for both the business owner and the insurance industry.

LOST SALES VS. DEFERRED SALES

The starting point for a business income claim is the amount of lost sales. This is one of several contentious areas because it must be determined if the sales were actually lost, or just deferred until the following months. For example, a company claims \$3 million in lost business income, but the insurance adjuster says \$1 million was not lost because it was made up in the three months following the recovery period. Therefore they will only pay the \$2 million in actual lost income.

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