



Claim Preparation Guidance:

- **Track:**
 - Lost Revenue
 - Expenses
 - Extra Expenses

- **Minimize the Loss**
 - Maximize Revenue
 - Reduce or Eliminate Non-Essential Expenses

- Estimating “**Lost Income**” and “**Extra Expense**” - A claims adjuster will analyze the following data.
 - **Estimated “Lost Revenue”**
 - 2020 revenue during an interruption period against historical revenue
 - 2019 revenue for the same period
 - 2020 revenue leading up to the interruption period
 - 2020 /2019 Revenue Trend Factor
 - **Estimated “Continuing Expenses” and “Extra Expenses”**
 - 2020 expenses during an interruption period against historical expenses
 - 2019 expenses for the same period.
 - 2020 expenses leading up to the interruption period
 - 2020 /2019 Expense Trend Factor

 - **Note: a claims adjuster may request above revenue and expense data on a location or business unit basis.**