



# BGA

# Consultants

**SALVAGE.  
INVENTORY.  
CONSULTING.**

Founded in 2001, BGA Consultants has quickly grown to be one of the nation's preeminent professional salvor consultants in the industry. The company currently works with all of the major insurance companies in the world and many large, independently insured companies providing insurance loss analysis, appraisal services and salvage liquidation. We understand the importance of protecting salvage and quickly mitigating commercial property and merchandise losses. BGA Consultants has been built keeping integrity at the forefront of everything the company does.

Our key personnel represent and embody the cornerstone of our company philosophy. The following is a brief summary of the educational background and work history of our founder:

**Michael J. Brandenburg** is a graduate of St. Joseph's University (Philadelphia, PA) and has spent the past 12 years in commercial property claims. The first five years of his career were with the American International Group (AIG) of insurance companies initially adjusting property claims before supervising their dedicated salvage recovery division. Since leaving AIG, Michael has managed the Philadelphia, Pennsylvania profit center of a national salvage firm. In addition to handling losses of all magnitudes, he has been personally responsible for client maintenance and satisfaction, business development, and profitability.

## OUR SERVICES

- Insurance loss analysis
- Preservation and restoration consulting services
- Inventory services
- Appraisal services
- Litigation support
- Warehousing
- Salvage liquidation services



**At BGA Consultants we understand how to minimize your post-loss exposure and maximize your salvage potential after a loss. Our consultants are experienced, reputable and committed to solving your unique loss issues in a timely fashion.**



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## CASE STUDIES

### Tornado at Gibson Fiberglass

**LOSS:** This major manufacturing plant was impacted by a devastating tornado causing extensive damage to 80% of the structures on site and as a result, 100% of the contents were affected. The situation appeared to be a catastrophic loss. The insured and their insurer anticipated a claim in excess of \$12 million.

**SOLUTION:** BGA worked closely with the policyholder's representative to capture the majority of the identifiable contents while allowing the insured to recover undamaged items that could be utilized in the manufacturing process.

**RESULT:** BGA's involvement helped to control the claimed loss amount by physically inventorying and segregating the damaged from the undamaged product. Further, BGA's involvement helped to insure the appropriate valuation of the raw materials, work in process and finished goods.



### Roof Collapse at a National Toy Store Chain

**LOSS:** This leading retail chain experienced a roof collapse in greater Washington, D.C. due to record-setting rainfall and snow from a massive winter storm. The situation affected as much as 90% of the 45,000-square-foot building. The loss was estimated to be in excess of \$10 million.

**SOLUTION:** Arriving on the scene quickly, BGA analyzed the situation and quickly secured the salvage. BGA then delivered to the national toy store chain a quantity of merchandise that was undamaged and secured the remaining salvageable merchandise by working closely with the demolition crews on site. This merchandise was extracted and moved to a secure, off-site location for inspection by potential buyers who satisfied all the stringent criteria defined by the insurance policy.

**RESULT:** By efficiently removing and selling the salvageable inventory BGA minimized the loss exposure for the insurance company, helped to reduce the overall downtime for the national toy store chain, and sold salvage that would have otherwise been thrown away for a total loss. Proceeds from the salvage sale covered all involved expenses and provided additional funds for the insurance company. BGA was the first salvor & appraiser to sell this national toy store chain's merchandise in the aftermarket despite the company's strict throw it away policy.

## CONTACT US

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