

OKUBE ADVISORS

Driving Evidence-Led Outcomes in Complex Claims



Oorjita Lath,
 Founder and CEO

In a world where a single cyber incident or liability misstep can derail reputations and balance sheets overnight, claims and dispute consultants have become the quiet force keeping businesses steady. They navigate the widening gap between perceived and actual policy coverage, while bringing order to chaotic, poorly prepared claims. With sharp technical insight, they transform missing logs, unclear timelines, and fragmented evidence into structured, defensible submissions aligned to policy triggers. As liability and cyber risks grow more intricate, these consultants deliver the cross-functional expertise organizations rely on to secure fair outcomes and stay resilient in high-stakes moments.

Okube Advisors LLP was created to address a persistent challenge in the liability and cyber-

claims landscape where strong insurance programs often break down because interpretation, documentation, and strategy aren't aligned. The firm exists to bring clarity, structure, and technical discipline, so complex claims stand on solid ground from the start. Having worked on both the insurer and broker sides, Oorjita Lath, Founder and CEO of Okube Advisors, saw firsthand how much stronger outcomes became when claims were constructed with clarity, supported by evidence, and aligned to the policy's intent. Built on this understanding, Okube Advisors focuses on stepping in early, piecing together incidents with precision and grounding every discussion in verified technical facts.

The firm brings deep specialization across Cyber and Crime, Tech E&O, PI, D&O, CGL, Product Recall, Product Guarantee, Trade Credit, and other complex commercial lines, offering a level of technical rigor that many organizations struggle to achieve internally. "We stay actively involved throughout the entire lifecycle of a claim, from interpretation of coverage and documentation to strategic positioning, negotiation support, and coordination with legal teams. We strive to consistently reduce ambiguity, prevent misinterpretation, and help stakeholders move from disagreement toward resolution by combining insurance technical expertise with a disciplined, evidence-driven methodology", asserts Oorjita.

Strengthening Cyber Preparedness

The firm observes that many organizations stumble in cyber risk management by treating cyber insurance as a uniform product and relying on coverage that doesn't match their actual technology environment. Gaps such as overlooked exclusions, fragmented Crime and Cyber placements, and weak incident-response documentation often surface only when a breach occurs. These missteps, combined with missing logs or inconsistent timelines, can severely undermine a claim. Okube helps close these vulnerabilities by aligning coverage with operational



realities, identifying exposures that typically go unnoticed, and ensuring insurers are engaged correctly from the start of an incident. The firm also enhances defensibility by bringing coherence to the incident of narrative, forensic findings, contractual duties, and policy wording. Okube Advisors reduces dispute potential and positions clients for faster, more resilient cyber-claim outcomes by eliminating ambiguity and presenting facts with structure and clarity.



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Cyber-Crime Dispute Case Study

Okube Advisors recently supported a client through a complex cybercrime dispute involving a payment made to a fraudster after an email thread was covertly compromised. The insurer initially dismissed the claim as a social-engineering incident, a common

grey area where cyber triggers and human-factor losses often blur. The team dissected the breach, reconstructed the sequence of compromise, and mapped each element back to the policy language to demonstrate that the loss originated from a covered cyber event. This clarity shifted the dialogue from outright denial to a constructive assessment of liability. Okube helped guide the matter toward a fair and commercially balanced resolution by aligning technical causation with policy intent. "For us, technical accuracy is the foundation because once the claim is anchored in real facts and the exact policy triggers, meaningful negotiation becomes possible. In one product recall dispute, that clarity helped us shift a rejected claim into a fair settlement by pairing solid evidence with structured, balanced negotiation", informs Oorjita.

The Road Ahead

In the coming years, Okube Advisors envisions itself as India's leading authority in liability, cyber, and complex claims consulting. The firm plans to expand its impact on the insurance ecosystem by offering sharper product-development insights and underwriting support to insurers, while strengthening its position as a strategic risk partner for corporates. "Our long-term focus is on enhancing the way organizations prepare, manage, and resolve high-stakes claims by raising standards of technical accuracy and documentation of quality and fairness across the market. We aim to shape a more resilient, transparent, and well-informed claims environment in India by combining deep expertise with a commitment to improving industry practices", concludes Oorjita. **FOI**