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## Featured Claim

### Hurricane Damages Duplex Community

Hurricane Gustav made landfall near Cocodrie, LA on September 1, 2008 as a Category 2 hurricane. In her path was a community of apartment buildings located in Baton Rouge, Louisiana. Most of the buildings' roofs were damaged allowing water inside the interiors causing major damage to interior finishing as well as tenants personal property. The property owner, the CEO of an international corporation headquartered in Owensboro, Kentucky

initially attempted to settle the loss in-house. This entailed coordinating multiple inspections to the inside and exterior of each unit to calculate the damages in terms of scope and price as well as responding to the numerous requests from the insurance carrier. Complicating the loss adjustment was the fact each building was underwritten with its own property policy.

Because his business interests required frequent travel, and his staff was more focused on current business operations, the owner realized his best interest would be served by bringing in his own team of adjusting experts. After in-depth interviews with several public adjusting professionals, the owner realized Tutwiler & Associates had the experience and knowledge to resolve the matters surrounding such a complex loss. A fair fee for services was quickly established and [Keith Grams](#) of the Tutwiler team was brought in as the lead adjuster.

### Challenges

There were a total of twenty-seven buildings affected. Twenty-one were insured by one insurance company with separate policies on each one, and six buildings were insured by a separate company. Coordination of inspections was difficult since there were two sets of insurance company adjusters to work with. In addition, even though the property manager was supposed to have keys to all buildings, many tenants had changed the locks making access to some units even more difficult. Consequently, the insurance company adjusters initially assigned to handle the claim did not get access to all the affected units. Inspection by the Tutwiler team also revealed that they had inadequately assessed the damage in the units they did inspect.

Further complicating the matter was the fact that some residents had made partial repairs right after the loss in order to house the displaced families created by Hurricane Katrina. Thus, without accurate documentation on what was spent by the tenants who had moved on, it made it difficult to demonstrate the extent of the temporary pre-repaired damages. As in any large catastrophic loss environment, the demand for

building materials and resulting surge in pricing, as well as increased labor costs presented significant challenges in the loss adjustment negotiations

### **Solutions Applied**

Through the coordination and dedication of Keith Grams, Tutwiler & Associates immediately began inspections of all buildings including interiors. Following many trips to Louisiana for on-site inspections, documentation of damages and comprehensive repair estimates were prepared itemizing all aspects of the loss to each building. A complete portfolio of reports was then presented to both insurers' new adjusters after having been approved by our client. Next, joint inspections of all units were scheduled to review the remaining damage and discuss any remaining differences.

### **Outcome**

Upon completion of inspections and settlement negotiations, the insurance companies wrote additional checks awarding the property owner 183% more than both insurance companies' original settlement offers. The property owner was thrilled, allowing him to properly restore his buildings to pre-storm functionality and maintain the property's value. Our client learned that it is best to get a professional adjuster involved early on in the claims process and that an experienced adjustment team can orchestrate the proper collection of information and submittal that will help settle the claim in an equitable manner.

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