

# INITIAL ASSIGNMENT



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## Windstorm Tears Roofs from Multi-Building Complex, Causing Extensive Water Damage Across Units



### Client Profile

- **Type of Property:** Multi-building apartment complex
- **Use:** Income-generating rental property
- **Location:** Shreveport, Louisiana
- **Occupancy at Time of Loss:** Tenant-occupied

# Loss Description

A severe windstorm impacted a large apartment complex in Louisiana, ripping off roofing systems and allowing rainwater to intrude into numerous tenant units. The damage was extensive and disruptive, with multiple buildings requiring structural repair and interior restoration.



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## Claim Challenges

- **Limited Documentation:** The property management team was not trained in claim documentation, leading to gaps in early damage records and mitigation tracking.
- **Understated Initial Estimate:** The carrier's software-generated estimate overlooked significant water-related damage and excluded key repair scopes, particularly regarding roof system replacement and impacted interiors.
- **Code Confusion:** Key Louisiana building code requirements were not initially considered, especially those involving moisture barriers, decking, and multi-unit separations.

## Solutions Applied

- Worked closely with the contractor, property owner, property management team, and carrier to coordinate inspections, scope development, and progress documentation.
- Helped reconstruct a detailed picture of the loss using available evidence, supplemental site visits, and contractor assessments.
- Identified and cited local code requirements to support the contractor's scope of work and ensure code-compliant reconstruction.
- Provided regionally accurate cost data and contractor estimates to challenge omitted scopes and pricing discrepancies in the original assessment.



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## Outcome

- Final Settlement: \$2,480,072.50
- Timeline: Scope and price dispute resolved after 8 months
- Initial Offer: \$708,112.67
- Net Gain to Policyholder: + \$1,699,959.83

## Client Impact

Through close collaboration and thorough documentation, the property owner was able to recover the funds needed to restore the complex to pre-loss condition. The coordinated effort helped resolve code compliance questions, ensured accurate repair scopes, and secured business interruption payments to offset rental income loss. What began as a constrained and under-documented claim turned into a successful recovery through teamwork and focused execution.