CASE STUDY 03

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

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Client Profile

PROPERTY
Multi-building apartment complex

USE
Income-generating rental property

LOCATION
Shreveport, Louisiana

OCCUPANCY
Tenant-occupied

DATE OF LOSS
June 14, 2023

Loss Description

On June 14, 2023, a severe windstorm struck a large apartment complex in Shreveport, Louisiana, tearing off roofing systems and allowing rainwater into numerous tenant units. The damage was extensive and disruptive, with multiple buildings requiring structural repair and interior restoration.

TIMELINE
Scope and price dispute resolved after 8 months.

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Claim Challenges

Limited Documentation: The property management team was not trained in claim documentation, which left gaps in early damage records and mitigation tracking.

Understated Initial Estimate: The carrier's software-generated estimate overlooked significant water damage and left out key repair scopes, particularly roof system replacement and the affected interiors.

Code Requirements: 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.
- ✓ Rebuilt 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 code-compliant reconstruction.
- ✓ Provided regionally accurate cost data and contractor estimates to address omitted scopes and pricing discrepancies in the original assessment.

RESULTS AT A GLANCE

INITIAL OFFER	FINAL SETTLEMENT	INCREASE OVER INITIAL OFFER
$708,112.67	$2,480,072.50	$1,771,959.83

Increase Over Initial Offer is the final settlement minus the carrier's initial offer and does not reflect deductibles or fees. Every claim is different, and past results don't guarantee a similar outcome.

CLIENT IMPACT

Through close collaboration and thorough documentation, the property owner recovered the funds needed to restore the complex to pre-loss condition. The coordinated effort resolved code compliance questions, established accurate repair scopes, and secured business interruption payments to offset lost rental income. What began as an under-documented claim became a successful recovery through teamwork and focused execution.