

DALLAS SCHOOL

PROJECT DESCRIPTION

On October 20th, 2019 an EF3 tornado ripped through Dallas, Texas leaving a path of destruction. No building of the sprawling Dallas school campus went unscathed. Roofs were partially ripped off and large areas of the building sustained severe wind and water damage. The contents of the buildings were also lost and/or destroyed.

The carrier advanced \$1M in payments and offered an initial settlement of just over \$3M. As a past client of C3 Group, the Dallas school immediately engaged our firm to assist in the claims process.

Key Takeaways

- Carrier building consultants, engineers, and TPA's all add layers of complexity to insurance claims.
- It is paramount when additional parties are involved to maintain carrier accountability and avoid unnecessary delays.
- Multiple variables such as content loss and additional expenses for continued operation must be considered.
- The final settlement reached almost \$6M which was within 96.99% of the initial estimated amount.



Loss Details

Over 80,000 SF between two buildings was impacted by 136-165mph winds and rain. The extensive damage to the buildings resulted in the loss of interior contents.

Business Challenges

Large commercial properties often outsource their claims processing to third parties known as, Third Party Administrators, or TPA's. Additional parties' involvement in a claim creates dissemination of information across the multiple parties involved. This can make it confusing and difficult for insureds to identify and reach the appropriate carrier representatives when necessary.

For this claim, there were two separate TPA's. A building consultant and an engineer working for the insurance company that underwrote the policy.

The extensive loss of contents caused an additional layer of complexity to the claim.

Solutions

C3 Group has years of experience working amicably with various TPA's and building consultants. C3 also has an internal team of Level 3 Xactimate Certified estimators to author highly accurate estimates.

The damage estimate was created by fully sketching the property using Xactimate software and accompanied by an engineer report to substantiate the estimate.

While the damaged structures did not result in a total loss, it was necessary to install temporary structures for continued operation during the reconstruction and claims process..

Results

C3 Group successfully negotiated an almost \$6M settlement which was within 96.99% of the initially estimated loss amount.