



Hypothetical Case

PANEL

ROOF CLAIMS: NAILING DOWN THE COMPONENTS OF A WELL-HANDLED CLAIM AND AVOIDING PITFALLS IN THE CURRENT CLIMATE

"Molly's Monster Trucks" owns an old warehouse they use for modifying off-road vehicles.

The facility also has an area where vehicles are warehoused between events. The oldest section of the building is comprised of exterior brick walls and metal re-enforced glass windows. The new sections are metal walls with no windows. The interior is open with several mechanical pit areas, the ceilings are exposed, and the floor is concrete. Additions to the warehouse over the years have left the roof with different systems.

One section of the roof has a modified bitumen system with roof-top HVAC units and sky lights, while another section has a metal (steel with a zinc coating) roof system with the HVAC units ground level.

There are garbage dumpsters with plastic lids along an exterior wall with a standing propane tank next to them. The parking lot is in the same area.

WHAT HAPPENED

NOVEMBER 1

Molly's reports to Shore Insurance Co., their insurance company, that the warehouse roof systems were damaged by hail on August 3.

Shore Insurance believes that damage occurred as a result of a hailstorm that happened on September 28.

Molly's Monster Trucks has a commercial insurance policy with Shore Insurance that renewed on September 1. The coverages changed on renewal, and there is a higher hail deductible as of September 1.



(continued)



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ROOF CLAIMS

RED FLAGS TO CONSIDER:

- Notice of loss contains limited information/details.
- Date of loss is noted as "possible" / "maybe".
- The notice of claim is received many months after the reported date of loss.
- Overly involved agent and/or the opposite – knows nothing.
- Immediate public adjuster and/or roofing contractor involvement.
- Several prior claims.
- Lack of clear weather data.
- Claim reported under a newly written policy.
- Evasive initial contact.
- Insured (or representative) restricts your access to the location – lets you only go on the roof.
- Photos with no date stamp is provided to support the claim.

HERE ARE SOME ITEMS WE HOPE YOU WILL TAKE AWAY FROM OUR SESSION:

1. Recognize the claims environment that is pervasive in roof claims.
2. Use **red flags** to identify those claims that are most likely to be problematic.
3. Identify the issue(s) and develop a strategy to use experts and tools to help investigate the issue(s).
4. Stay open-minded. Don't make certain assumptions.
5. Make your first contact with the insured meaning and productive – be prepared to have an information constructive conversation.
6. Follow up every conversation with an email confirming the details and any requests.
7. Don't rush your coverage determination. If a Reservation of Rights letter is needed – send one and include your request for information.
8. Analyze coverage throughout the investigation process, and make your decision once the investigation is complete.
9. Develop a strategy for these claims that follows good, thorough, and detailed claims handling.

*As you consider the above, please keep in mind that
your Gen Re Claims Executive is always available to assist.*

