

# RANCHO SUNSET PLAZA



## PROJECT DESCRIPTION

Rancho Sunset Plaza is a 90,000 SF freestanding shopping center in the heart of San Angelo, Texas. Despite being hit with baseball sized hail on August 18th, 2020 the insurance carrier issued a denial letter saying the damages sustained were not above the deductible.

This determination was largely based on their consultant, Donan Engineering Co., that issued a report stating the the TPO roof and heavy gauged metals were not fractured and therefore “resulted in no loss of functionality.”

## Key Takeaways

- The carrier stated the damages were below the deductible, essentially denying the claim.
- A thorough investigation from C3 revealed \$1.97M in damages.
- C3 negotiated the final settlement for 100% of their estimated amount.
- The final settlement within 150 days.

## Loss Details

Large hail impacted TPO roofs, HVAC's and stucco.

## Business Challenges

Insurance companies often hire engineers and consultants to author reports that drive down the actual costs and serve to underpay an/or deny legitimate claims. Rebutting these reports and providing factual data that convinces the insurance company to change their opinion is challenging and takes expertise.

## Solutions

C3 Group met with the insurance company representatives on site and spent several hours illustrating the severity of damages. C3 also supplied an HVAC expert report to help strengthen the argument to replace the units.

After the replacement cost was agreed to the insurance company tried to unfairly depreciate the building materials. C3 presented data to prove the age of the materials so proper depreciation could be applied.

## Results

C3 successfully negotiated a \$1.97M settlement within 150 days after they were involved.

