

# Speedway Auto Mall

## PROJECT DESCRIPTION

Speedway Auto Mall is an industrial, 88,627 sq ft metal roof building in Machesney Park, Illinois. The building was impacted by a hailstorm in November, 2020.

After discovering roof leaks, the owner filed a claim with their insurance company. Following the insurer's initial inspection of the property, the claim was denied on the basis the inspection resulted in "no evidence of hail, wind or storm damage to the metal roofing." The owners were referred to C3 Group for an objective 3rd party opinion of the damage and with their representation the claim was overturned to a full replacement.

## Key Takeaways

Property owners are almost always at a disadvantage without the proper knowledge and experience in dealing with insurance claims.

- 3rd party representation and claim validation proving damage is invaluable in combating wrongful claim denials and underpayment.
- Navigating an insurance claim can be a complex and tedious process.
- Proper investigation is critical to receive a fair and honest settlement when working with insurance companies to indemnify the insured.



## Loss Details

The Illinois property was affected by a hailstorm in November 2020. Damage was sustained to a 88,627 sq ft metal roof.

## Business Challenges

The property owner initially filed the claim on their own. The insurer inspected the property and hired a third-party engineer to assist them in their damage assessment. The insurer fully denied the claim stating "Based upon our inspection and investigation and the fact we found no evidence of hail, wind or storm damage to the metal roofing that can be considered under your policy of insurance with ... insurance company, we must respectfully decline your claim for damage." This denial was accompanied by a contradicting engineer report claiming hail damage to be present, but making the statement that hail under 2.5" in size does not result in damage to most standing seam metal roof systems and that the evidence of hail they found on the roof was not functional but simply cosmetic in nature. This report made many additional generalized statements of hail damage to metal roofing that contradicted policy coverage and the denial. The owner brought in C3 Group to conduct an independent evaluation of the damage and to advocate on their behalf. C3 Group took on all documentation, estimation and negotiations of the claim until a proper settlement was reached.

## Solutions

C3 Group performed a detailed investigation of the property and produced an accurate claims package to the insurer to re-set the reserve for the claim. In doing this, the claim was re-assigned to an adjuster that was familiar with C3's reputation and data first work product.

## Results

The claim found a final settlement of just under \$1.4M within 60 days of C3 Group receiving the claim.