

CLAIM ADVOCACY IMPACT

THIS CLAIM GOES FROM \$0 TO \$1,207,000!

Public School Property Insurance

“The Claim”

Haylor, Freyer & Coon, Inc. client suffered hail damage to their roof that went undetected for over 2 months. Once detected, it was reported and the insurance carrier initially attempted to deny coverage due to late reporting. Our Claims Advocacy team stepped in and worked with our carrier partner to accept the claim, investigate and provide claim settlement.

HF&C efforts overcame 5 unacceptable decisions by the carrier to reach a successful conclusion.

The carrier partner hired an Independent Adjuster and Engineer to inspect the roof damage. The initial adjustment was below the client's deductible. HF&C found this unacceptable and counseled the client to hire their own engineer. The client's hired engineer documented that the client's roof suffered hail damage.

The carrier partner and client agree to a 3rd engineer's opinion at the expense of the carrier partner. The engineer hired was based on HF&C's recommendation. The engineer documents hail damage to the roof via a forensics failure analysis.

Simultaneously, HF&C claims advocacy team pushes for coverage due to interior water damage. This claim is initially denied. However, based on case law cited by HF&C claims advocacy team this denial is rescinded.

To learn more contact us at 800-289-1501 or visit haylor.com today.

HF&C Won't take no for an answer!

Progress is made when a 3rd party engineer provides an estimate for \$785,700+ in damage that carrier partner accepts. HF&C claims advocacy team identifies an additional roof area of damage in addition to a living wage adjustment.

Claim offer is adjusted to \$846,200+ with the inclusion of living wage adjustment.

HF&C claims advocacy team continues to push for coverage on an additional roof area resulting in a final claim settlement of \$1,207,000+.



At Haylor, Freyer & Coon, Inc., we take a thorough, proactive approach, examining every detail of your business and every claim that occurs. This closer look enables us to find things that other insurers may have missed and provide you with complete risk management solutions.

It's our way of Insuring All You Value.

