

## Successful Claim Advocacy Case Study - Public Entity

**Location:**

Liverpool, New York

**Claim Value:**

\$1,207,000

**Case Study Developed By:**

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Director, Claim Advocacy

**As a Public Entity, when you file an insurance claim, the last thing that you want to hear is: denied. When you are unsure about the validity of a denial based on your current coverage, wouldn't it be great to know that you have somewhere to turn for support? The professionals at Haylor, Freyer & Coon, Inc., have the skills and drive to mediate between the customer and insurance carrier. We have a proven track record of success and here is one reason that you should consider our services:**

**The Challenge**

The 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.

**The Solution**

Our Claims Advocacy team stepped in and worked with our carrier partner to accept the claim, investigate and provide claim settlement. The insurance carrier hired an Independent Adjuster and Engineer to inspect the roof damage. They concluded that there wasn't any hail damage and denied the claim. HF&C found this unacceptable and counseled the client to hire their own engineer. The client's engineer found hail damage.

With conflicting engineer's reports, the insurance carrier would not accept that the roof was damaged by hail. As a way to resolve the claim, HF&C convinced the carrier to hire an engineering firm from the midwest that specialized in hail. HF&C had worked with this firm in the past with good results. HF&C's Claim Director inspected the roof with the engineer and together, they verify hail damage. The insurance carrier now has to accept that the roof was damaged by hail.

**The Result**

Initially, the 3rd party engineer provides an estimate for \$785,700+ in damage that the insurance carrier 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+.