

Property Damage from Multiple Storms: Determining Which Storm Was the Cause



THE CHALLENGE

On August 13, 2004, Hurricane Charley made landfall in Florida as a Category 4 storm. It was followed by Hurricane Frances, a Category 2 storm that hit Florida on September 5th and the Category 3 Hurricane Jeanne, which made landfall on September 26th. Together, these storms caused significant damage throughout the state and resulted in over \$40 billion of damages.

Six high-rise hotels in Daytona Beach owned by the same company were significantly damaged as a result of all three storms. Their insurance company was only willing to pay for damage caused by Hurricane Charley, not the other two storms. No one had done an investigation in between the storms, so the owners needed to determine which storm actually caused which damage. The owner's primary goal was to ensure the insurance company covered all the damages, regardless of which storm produced them.



THE SOLUTION

The lawyers working for the owner had worked with CCA, LLC on other forensic investigations and knew the team's track record of successfully assessing storm-related damage.

A team of three experts from CCA worked together on this detailed investigation, which did not begin until more than two years after the storms. By the time the CCA team was on-site, some of the buildings were fully repaired, while some still remained damaged. The team conducted investigations that included studying the details of each storm, examining the buildings and documentation, and talking to eye witnesses. The storms made landfall from different directions, which means the wind came from different directions—Frances and Jeanne came from the Atlantic, while Charley, which had higher wind speeds, hit Daytona Beach after crossing the state of Florida from west to east. Because of the differences in wind speeds and direction, the team was able to correlate specific damages to the storm that caused them.

CCA created a detailed report of the cause and origin of the damages to the hotels and estimated cleanup and reconstruction costs. The case went to trial in federal court, where three of CCA's experts provided expert technical testimony to explain their findings.



THE RESULT

Thanks to the work with CCA, LLC, the insurance company settled with the owners during the trial. Their attorneys were happy with CCA's work and felt confident the settlement was higher because of the care and attention of the forensic team.

Expertise Required

- Weather
- Construction and damage assessment
- Structural engineering
- Cost estimation

