

WHEN DISASTER STRIKES, STRIKE BACK!

By Lillian Duke, Southern Distinction Staff Writer

For more than 10 years, this Georgia based Claims Advocate has collected hundreds of millions of dollars for policyholders on three continents: From national hotel chains like Best Western and Quality Inn, to residential homeowners and condominium HOA's. With Georgia's recent rash of major disasters, leveling the playing field may be just what the doctor ordered if you have suffered a property loss.

When Hurricane Mathew made landfall in Georgia on October 8th, it appeared that Savannah, Tybee Island, and Sea Island had avoided the brunt of the deadly storms impact. Unfortunately, after the storm passed and the rains moved in it was clear that Georgia's historical port city suffered tens of millions of dollars in damages.

Whenever and wherever there's a hurricane, earthquake, tornado, hail storm, or fire, Brandon Lewis will be there. Lewis operates at the highest level of experience, having represented both residential and commercial policyholders on three continents.

Hurricane Mathew was the 22nd major natural disaster he has championed on behalf of policyholders. Then, on January 23rd, 2017, Albany Georgia became Lewis's 23rd event when it was devastated by an EF3 Tornadoes outbreak, the largest such outbreak on record in winter.

This past winter, Lewis opened a second office in Savannah giving his firm, which is based in Atlanta, a coastal presence in the state.

Southern Distinctions recently visited the Georgia Claim Cowboy in his firm's Atlanta office, discussing the impact these catastrophic events have on Georgia, their consumers, and the future of coverage in coastal towns across the country.

How have you handled so many natural disasters around the globe?

My introduction into the profession was at the onset of Hurricane Katrina in 2005. My mentor and former business partner was a second-generation public adjuster who asked if I could uti-

lize my business acumen to take on a leadership role in his fledgling company. That leap was the equivalent of attending Harvard and MIT for Public Insurance Adjusters. Over a six year stretch we handled Hurricane Katrina, Hurricane Gustav, Hurricane Ike, Hurricane Sandy, the earthquakes in Chile and New Zealand, and numerous tornado, wildfire, and flood events.

How do you get from Atlanta, Georgia to Chile and New Zealand?

Chile was a sixth degree of separation opportunity. I had a business associate who

had ran a company for me that published Latin Newspaper Publications. I called him up the day after the quake and asked if he had any contacts in Santiago, the capital of Chile. He advised me that his good friend was the Minister of the Interior for the country. The next day I was on a flight, the day after that I was meeting the country's highest appointed officials. The rest, as they say, is history.

So, they let you into a foreign country to assist their consumers and business owners?

They did and I'm proud to say that we were the very first public adjusters to have ever practiced in Chile.

What are the biggest issues facing Georgia home and business owners relative to ongoing storm claims and regular day to day losses?

There are many. The most critical issue to navigate after Hurricane Mathew is the wind driven rain exclusion and the ever-evasive flood versus wind debate that plagues timely settlements in every major storm. Policyholders also have a much harder time claiming damages when those damages are not obvious to the insurance company's adjuster. What we see often are consumers failing to follow the conditions of the policy, having too little or misplaced coverage on their property, or allowing contractors to settle their large losses which is never recommended.



What should Georgians do if they suffer a significant loss to their home or business?

They should retain a state licensed public insurance adjuster to assist them in navigating the very complex claims process as soon as possible. Look, when most people have complex financial or tax issues facing them, they engage a CPA. When they have a legal matter, they retain an attorney. When they have a specific health condition, they consult a medical specialist. When you have a large insurance claim you need to level the playing field and treat it as a large financial event. It very well might be the largest single financial event of your life. If handled incorrectly you will likely leave 30-75% of your money in the insurance company's pocket.

From the research we did here in Savannah it seems you have had great success in maximizing home and business owners claims in a relatively short period of time. What do you attribute that to?

We have had great success in quickly settling Savannah cases. We utilize many settlement strategies for our clients to assure we allow them to maintain a normal standard of living or doing business. When we can get involved in a claim early on, it allows us to be the head coach and quarterback in leading the settlement to successful conclusion.

We also understand that you are handling some of the larger condominiums on Tybee Island that suffered major storm damages. How have you been able to help there?

We are currently in the final stages of concluding one of Tybee's largest condominium losses. The insurance company made an initial offer of \$400,000 on one of our cases. We anticipate the final settlement coming in at over two million dollars.

We spoke to a well-known and respected historic property owner/investor here in Savannah who raved about your depth of knowledge in handling historic equities, what is different about working on historic insurance claims?

I am a big history buff and love the preservation of historic property. We utilize a team of expert building consultants, architects, and engineers, who provide irrefutable supporting data to assist in quantifying the replacement cost. We pride ourselves on diving into the equity details and supporting the current market rate to assure the property is returned to original pre-loss condition.

How long has Georgia been home?

I moved to Atlanta in 1995 from New York City and never looked back. My home is in Atlanta and I take great pride in assisting policyholders from Savannah to Peachtree City, and everywhere in between.



Brandon is Chief Executive Officer for the Atlanta-based Strategic Claim Consultants, which assists residential and commercial policyholders all over the Southeastern United States. He has been a licensed Public Adjuster in Georgia for twelve years, as well as in a number of other states around the country. He has settled millions of dollars of losses on three continents, handling over 23 major natural disasters globally. He is the current President and a founding member of GAPIA, the Georgia Association of Public Insurance Adjusters (www.gapia.net), a non-profit organization dedicated to the betterment of the dynamic profession of large loss adjusting in Georgia. A native New Yorker, Brandon studied business and economics at Hofstra University and also attended Pace University's Lubin School of Business. He has been a guest lecturer at Emory University's Goizueta Business School and authored the Disaster and Preparedness Best Practices for the Atlanta Apartment Association. Brandon also supports numerous local philanthropic organizations and endeavors. He can be contacted at brandon@strongclaims.com.

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