



# **Comprehensive Restaurant Tornado Recovery & Insurance Claim Settlement Solutions**

Insurance Claims Management / Damage Value Consulting / Engineering / Financing







## OUR MISSION IS TO HELP YOU RECOVER & REBUILD

It is vital that you partner with a firm that has the experience and expertise to help you navigate the insurance claim process so that your property, business, and life can be properly indemnified, rebuilt, and restored.

The professionals at Strategic Claim Consultants will assure that ***your best interests are served*** in order to effectively manage the claim process and maximize your settlement amount.





## **SCC IS YOUR DEDICATED CLAIM PARTNER & ADVOCATE**

### ***SCC's 200+ years of collective experience***

enables our experts to construct and coordinate the best claim strategy based on your property damages, business losses, and policy coverages.

Some of our professionals include:

- **Claim Adjustment Professionals**
- **Building Consultants**
- **Cost Estimators**
- **Damage Mitigation Experts**
- **Forensic Accountants**
- **Inventory Specialists**
- **Logistical Coordinators/Project Managers**
- **Field Technicians**
- **Industry Expert Witness Professionals**





## WHAT WE WILL DO FOR YOU

- Review of insurance policies and applicable coverages
- Integrate the claim with your mitigation and restoration effort to maintain results
- Implement a claims management strategy & game plan
- Determine all policy conditions, duties, and requirements
- Calculate the scope of the damages
- Facilitate advance funding
- Appoint specific claims experts to adjust your claim
- Coordinate meetings, site inspections, and interviews
- Prepare forensic loss valuations for loss of income, structure, equipment, and contents losses
- Advise on repair v. replacement of damaged property and inventory
- Strategize approaches to minimize the loss of business and avoid the stand still effect
- Maximize the final settlement values
- Settle your claim





**STRATEGIC CLAIM**  
CONSULTANTS

## **Notable Client Settlements**





# The Olde Pink House

Savannah, GA Fire Loss December 2018



Insurance company offer:

n/a

**SCC settlement: \$5,000,000+**

\*\*\* Settled & Rebuilt 6 months \*\*\*





# Little Alley Steakhouse Buckhead

Atlanta, GA Fire November 2019

LITTLE ALLEY STEAK

Insurance company offer:

n/a

**SCC settlement: \$5,100,000+**

LITTLE ALLEY STEAK

EST.

2005

FINE CUTS





# Ippolito's Neighborhood Italian

Sandy Springs, GA Fire June 2020



Insurance company offer:

n/a

**SCC settlement: \$600,000**



# The Public Kitchen & Bar

Savannah, GA Fire June 2020



Insurance company offer:

n/a

**SCC settlement: \$1,200,000**





# The Shrimp Boat Restaurant

Panama City Beach, FL   Hurricane Michael   October 2018



Insurance company offer:

\$0

**SCC settlement: \$1,945,000**

\*\*\* Settled & Rebuilt 9 months \*\*\*





# Rolling Bones BBQ

Atlanta, GA Fire



Insurance company offer:

n/a

**SCC settlement: \$475,000**



# O.B.'s BBQ

McDonough, GA Fire Jan 2017



Insurance company offer:

n/a

**SCC settlement: \$650,000**



# China Cafeteria/Lau Restaurant, LLC

Atlanta, GA Fire January 2020



Insurance company offer:

n/a

**SCC settlement: \$420,000**



# El Sombrero

Gainesville, GA Fire November 2019



Insurance company offer:

n/a

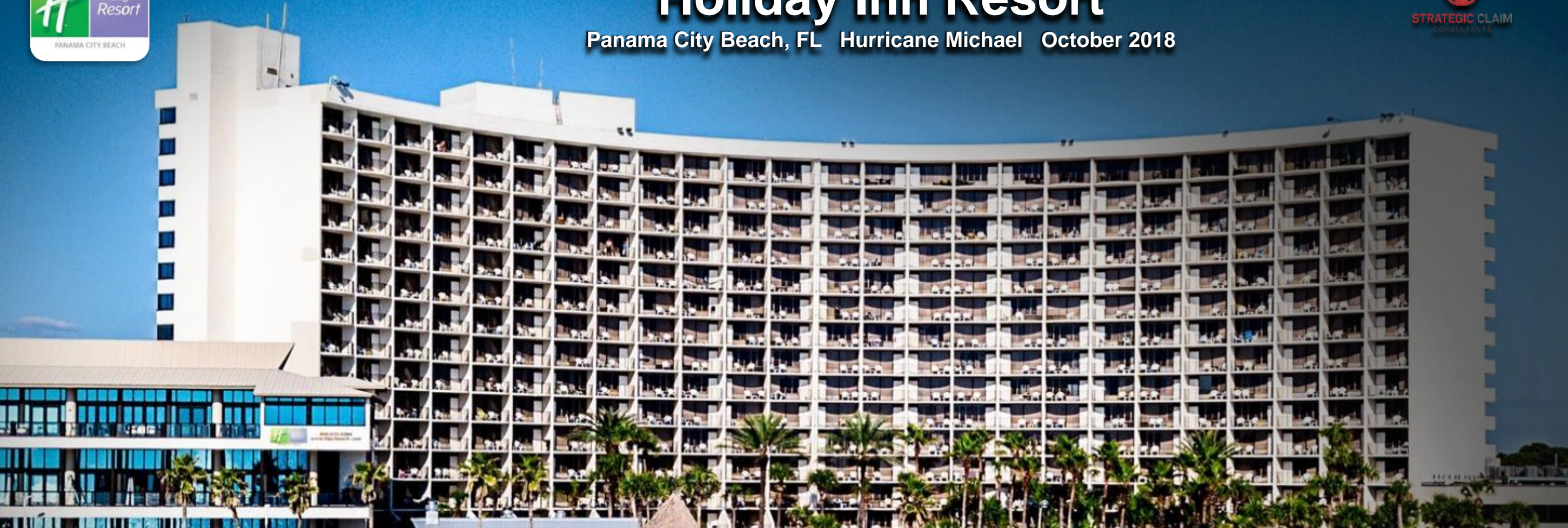
**SCC settlement: \$350,000**





# Holiday Inn Resort

Panama City Beach, FL Hurricane Michael October 2018



Insurance company offer:

\$3,500,000

**SCC settlement: \$43,000,000**

\*\*\* Settled in 4 months/Rebuilt 10 months \*\*\*





# Sheraton Atlanta Perimeter North

## Imperial Investments

Sandy Springs, GA Fire 2018



Insurance company offer:

\$76,000

**SCC settlement:**

**\$576,000**





# Masters Inn

Atlanta, GA Fire 2017



Insurance company offer:

n/a

**SCC settlement:**

**\$1,600,000**





# Cinnamon Shore Community

Port Aransas, Texas Hurricane Harvey August 2017



Insurance company offer: \$145,000  
**SCC settlement: \$9,700,000**

\*\*\* Settled and rebuilt within 12 months \*\*\*





# Executive Keys Condominiums

Port Aransas, Texas Hurricane Harvey October 2017



Insurance company offer:

\$1,300,000

**SCC settlement: \$4,300,000**





# Savannah Beach & Racquet Club

Tybee Island, GA. Hurricane Matthew October 2016



Insurance company offer:

\$330,000

**SCC settlement: \$4,100,000**





# By The Sea Resorts

Panama City Beach, FL Hurricane Michael October 2018



Insurance company offer:

\$300,000

**SCC asset recovery:**

**\$8,000,000**





# NAI Talcor

## Commercial & Residential Properties

Panama City Beach, FL Hurricane Michael October 2018

**SCC asset recovery: \$32,000,000**

\*\*\*Multiple Commercial & Residential Properties\*\*\*



# Callaway/Avenue 12

Panama City Beach, FL Hurricane Michael October 2018



Insurance company offer:

\$6,200,000

**SCC settlement: \$12,000,000**





# North Lagoon Partners: Pirates Cove/Lighthouse Marinas

Panama City Beach, FL   Hurricane Michael   October 2018

Insurance company offer:

\$3,900,000

**SCC settlement: \$9,600,000**





# AAG Electric Motors & Pumps

Panama City Beach, FL Hurricane Michael October 2018



Insurance company offer: \$300,000  
**SCC settlement: \$1,200,000**





# Puma Energy

Puerto Rico Hurricane Maria September 2016



360 Stations Affected by Hurricane Maria with

**\$60,000,000**

in damages



# FROM OUR CLIENTS

"We have been working with Strategic Claim Consultants on various commercial claims as a result of Hurricane Sally and have also worked with other public adjuster firms. I'd like to recommend Strategic Claim Consultants to you for the following reasons:

Brandon Lewis, owner, is 100% accessible. There's no problem too small and he solves it using his far-reaching connections and extensive knowledge base. Michael Freed, partner, and Steven Rosado, public adjuster, were in my office Saturday morning to answer questions. The information provided was invaluable and has given me knowledge to deal more effectively with our property owners.

The owners and staff have residences here on Perdido Key from 6 months to 1.5 years.

This hands-on firm uses a team approach and maintains a large staff to handle details that come with the territory. As we go through this reconstruction process it is becoming increasingly apparent to me that insurance firms are not taking inflated building product costs due to diminished supply. Representation by a public adjuster is essential.

Strategic Claim Consultants sets themselves apart from others with unlimited resources, strong work ethic (they answer their phones!) and exemplary customer service. Feel free to contact me if you'd like to discuss further."

Valerie Hawkins, Co-Owner  
PERDIDO REALTY





# FROM OUR CLIENTS



**“I recommend Strategic Claim Consultants to any business that suffers a catastrophic loss as they have proven to be the leaders and advocates a policyholder needs to receive the insurance proceeds needed to fully rebuild. SCC demonstrates a level of expertise, commitment, and professionalism that is expected from a world-class organization and needed to beat the insurance companies at their own game.”**

Jeff Lamkin  
Developer, Cinnamon Shore



**“SCC was a critical partner in leading the claims process for our local business owners and making sure that their operations returned back to 100% after Hurricane Harvey.”**

Jeffrey Hentz  
President, Port Aransas Chamber of Commerce



**“After Category 5 Hurricane Michael devastated Panama City, Fl Brandon Lewis and his team were truly the best source to guide us through the incredibly complex task of re-building our homes and businesses. Without Brandon I believe to this day we would have not received the necessary funds needed for a full recovery.”**

Charlie Commander,  
President, Century 21



**“Strategic Claim Consultants has expertly handled numerous losses for our hotel group over the years. Their efforts have ensured that our insurance claims have been properly managed enabling us to apply coverages that we were unfamiliar with but were absolutely vital to the proper restoration of our properties and businesses. SCC is always our first phone call with any insurance claim and we immediately refer any of our colleagues, friends, family, and associates to them when they suffer any catastrophic damage or loss.”**

Nitin Shah Owner,  
Sheraton Hotel Properties



**“SCC and their team of forensic claim experts were irreplaceable allies in protecting our clients’ commercial assets in the wake of such historic and devastating losses produced by Hurricane Michael. Their dedication and client service is unparalleled. I would highly recommend their services to any commercial property manager or owner that sustains any type of catastrophic loss.”**

Brent Faison  
Principal, NAI Talcor





# EXPLORE OUR LETTERS OF RECOMMENDATION



**FIFTH THIRD BANK**

One of the most prepared, professional, and capable...

Whatever the business project, but especially in the area of property loss and insurance settlements, Brandon is the go-to professional to seek out and advise and guide you through the process and make the right decisions.

[Read Letter](#)

**Coca-Cola**

Best in class at handling the details!

Not only would I recommended your expertise and services to any business or residential policy holder that suffers a catastrophic loss but I would also say that you are best in class at handling the details and specificity of an insurance claim.

[Read Letter](#)

**marinablue**

The right choice based on their expertise, diligence, and precise handling of all owners and commercial tenants!

While we hope to never suffer through another flood event such as this, I would not hesitate to call Strategic Claims to represent our claims should the need arise.

[Read Letter](#)

**CHASE**

Accomplished Insurance Claims Adjuster

I have the pleasure of recommending Brandon Lewis not only for his accomplished insurance claims expertise but even more so for his character and commitment to the well-being of others.

[Read Letter](#)

**QUALITY INN & SUITES**

Don't know what we would have done without Brandon's work!

When we suffered extensive property damage...it could have been devastating to us and our future. Fortunately, I was introduced to Brandon Lewis and his firm of experts.

[Read Letter](#)

**GT GreenbergTraurig**

The instrument at maximizing recovery!

SCC has been an instrument at maximizing recovery in these situations, and always has provided the most experienced and knowledgeable public adjusters to resolve the most complicated of claims.

[Read Letter](#)

**NAI BrannenGoddard**  
COMMERCIAL REAL ESTATE SERVICES, WORLDWIDE

Recommend to any and everyone who has a property loss issue or situation!

It is always a pleasure to deal with competent, professional people who can achieve results and we would highly recommend your company and the services you provide!

[Read Letter](#)

**ONEWATER**

...Expert advice, detailed review and comprehensive process

After Hurricane Irma, OneWater, one of the top marine retail dealerships in the US, was impacted greatly at its locations in Florida. SCC was proud to partner with OneWater to tremendously increase their claim settlement and get them back in full operations quickly.

[Read Letter](#)

**CINNAMON SHORE**  
ON MUSTANG ISLAND

They displayed incredible knowledge of the claim preparation, submission, and navigation.

After Hurricane Harvey, Cinnamon Shore was brought to its knees. Not only did they have to navigate the loss of income but they had to fight insurance to get what their policy allowed. We were happy to partner with them as they achieved 90% what their insurance initially offered.

[Read Letter](#)

**INVEST ATLANTA**  
Atlanta's Development Authority

More than triple our claim settlement!

not only would I recommend our services to any other business or client at GT LAW that suffers a catastrophic loss but I would clearly state that Strategic Claim Consultants is a leader in its class at dealing with the nuances and high specificity of a large organization.

[Read Letter](#)



# REFERENCES

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# A FEW OF OUR CLIENTS & BRANDS



*"Your inherent understanding of the policies, recovery strategy, and risk relations provided us with great comfort and enabled us to maximize our claim."*

Hal Kravitz,  
Chief Revenue Officer, Coca-Cola



# PARTNERSHIPS & MEMBERSHIPS



*"I have the pleasure of recommending Brandon Lewis not only for his accomplished insurance claims expertise but even more so for his character and commitment to the well-being of others."*

Cesar Y. Abadia  
Vice President, Chase Bank





Editor's note: The following article originally appeared in the May 10-18, 2018, issue of Caribbean Business.

Nearly eight months after Hurricane Maria struck Puerto Rico, thousands of personal and commercial insurance claims continue in limbo amid payment delays by insurers. Throughout the island, thousands of businesses are still unable to resume operations due to their insurers' refusal to disburse payments to policyholders—when a multimillion-dollar injection of this kind would benefit the island's battered economy and could mean the beginning of a new era in the avoidance of claim.

“When you have a seven-figure insurance claim in a place like Puerto Rico that just suffered the biggest economic event in its history, why wouldn't you seek help from an expert public adjuster.”



— Brandon Lewis, Public Adjuster

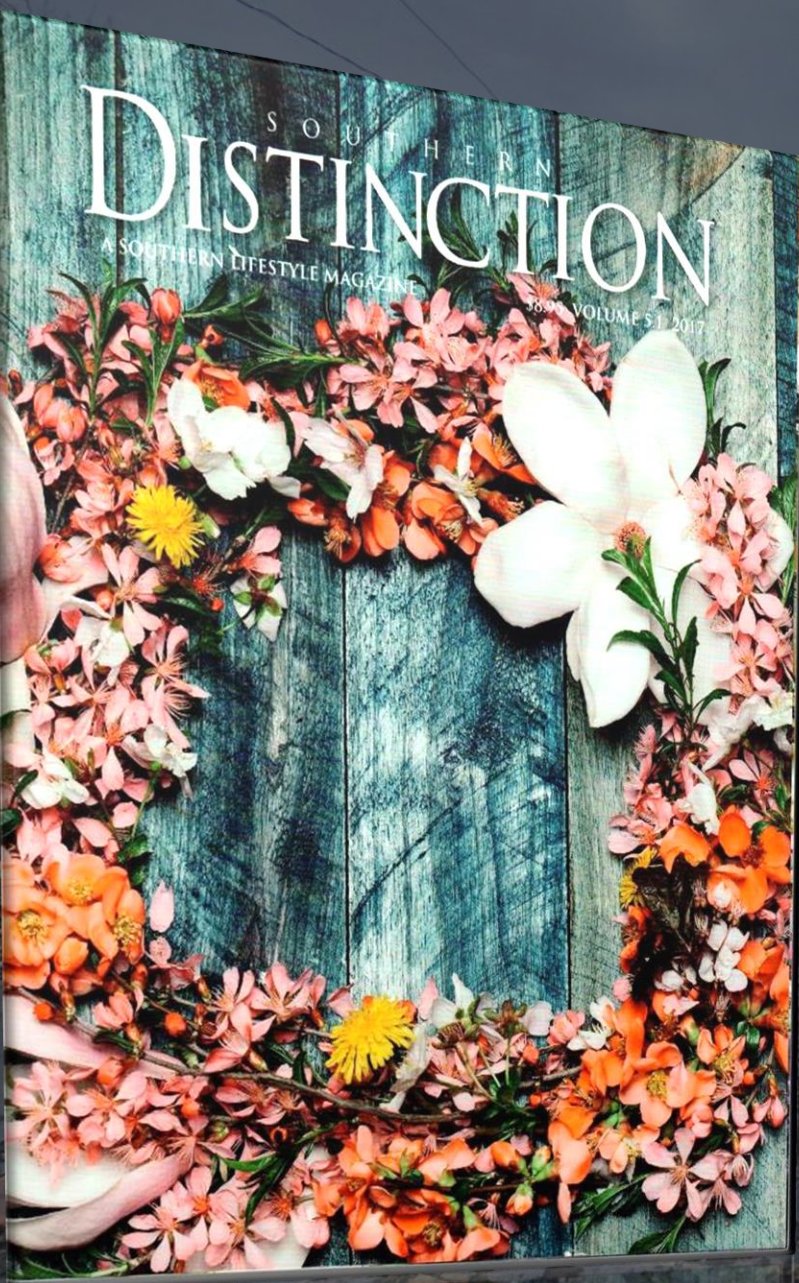
Even though the Insurance Commissioner's Office (OCS by its Spanish initials) has issued millions in fines to several insurers for their delays, the truth is that the penalties do not seem to serve as an incentive for these companies to accelerate the process of fulfilling their contractual responsibility with clients. The past two rounds of fines, issued in February by the OCS, amounted to \$2 million and \$714,000, respectively, and were imposed for violations of Article 27.162 of the Insurance Code of Puerto Rico for delays in the resolution of claims and payment within the 90-day period established by law. Among the insurers fined were Triple-S Property, Mapfre Prica Insurance Co., Mapfre Pan-American Insurance Co., Cooperativa de Seguros Múltiples de Puerto Rico, Caribbean American Insurance Co., Multinational Insurance Co. and Universal Insurance Co. For Brandon Lewis, public adjuster & general manager of Georgia-based Strategic Claim Consultants, the fact that two powerful hurricanes hit states before Maria struck Puerto Rico could be the main reason for the lengthy delay since thousands of industry resources were diverted to Texas and Florida. Strategic Claim Consultants has been in Puerto Rico since October to assist the thousands of affected people who have yet to receive payments related to their respective insurance policies. However, Lewis also acknowledged that postponing payment is a strategy that many insurers use to try to reduce the amount paid to policyholders to settle their claims. “The first thing I realized as soon as I arrived here, and had to sleep in a hotel without electricity, was that the resources of claims experts... were going to be extremely limited in a situation like this because, before Maria hit the island, other hurricanes affected the continental United States,” said Lewis, who has 22 years' experience as a business leader and executive in Atlanta, as well as nine years working in the insurance industry. “Texas is a big market, like Florida, so many of the resources were to provide assistance to the victims of the hurricane that impacted those states, and there is a finite number of claims experts,” he added. “When you have a hurricane like Harvey or Irma, those resources first go to these places because they are already established in [those jurisdictions]; by the time Maria hit the island, the vast majority of these professionals were already up to their knees [knee-deep] with commitments. I know some of these engineering firms were seeing 500 and 600 cases at a time when they only have staff to address 300.” Lewis explained that after assessing the situation in Puerto Rico and determining how he would address it, he had to source a stateside work team because there were not enough professionals available on the island, given the great number of claims being dealt with at the same time. “No offense to local talent in any way, but the reality is that Triple-S, for example, can give its engineers work for life with the number of claims they are addressing, so I don't see the possibility that we could use them. Our experience with Mapfre during the earthquake in Chile was precisely that: Due to the enormity of the event, the resources were so limited that to get an engineer it could take up to six months,” the claims expert said.

“But that's not acceptable. Your building is there, and you can't even enter it because it looks like it will collapse at any moment, and the insurance company tells you it can't get a report on the damage until six months have passed due to a lack of engineers. What does one do in the meantime? You don't have money, you can't pay the rent, you can't pay your people, you are in a very bad position. So, we decided to deal with the situation and managed to identify an excellent workgroup of over 200 professionals, [who were] recruited through some of the engineering firms with which we had previously worked.”

—Read the rest of this story in Caribbean Business' epaper here.







GAPIA

YOUR CLAIM, YOUR MONEY:  
UNLOCKING THE TEN MOST IMPORTANT THINGS TO KNOW ABOUT  
YOUR HOMEOWNER'S INSURANCE POLICY

Brandon Lewis, Chief Executive Officer, Strategic Claim Consultants, has been selected as an expert columnist for Southern Distinction Magazine, having handled hundreds of homeowner insurance claim losses over the years. Mr. Lewis is also the current President of the Georgia Association of Public Insurance Adjusters (GAPIA), a non-profit organization which can be used as a free resource by policyholders, both residential and commercial, in the state of Georgia to seek out licensed qualified advocacy experts and Public Adjusters to assist in navigating them through the extremely challenging insurance claim settlement process.

As we begin a new year, this is a great opportunity to underscore the importance of understanding the details of your insurance policy, especially in the event you suffer a catastrophic loss.

Here are ten things you may not know about your Homeowner's Insurance Policy and what to look for to ensure you are appropriately covered in the event of a loss:

- 1. Building Coverage:** The limit on your building coverage is critical, as it is important for you to try to be as insured-to-value to replace the building on your land in the event of a whole and total loss. Check with your insurance company or broker to be sure you have a current assessment of the cost to repair or replace. Failure to adjust policy limits for a number of years can result in less than adequate coverage in the event of peril.
- 2. Personal Property Coverage** (also referred to as "Contents" Coverage): Personal Property is covered separately in the homeowner's insurance policy in the State of Georgia and would cover anything in your home that is not attached to the building. Traditional insurance companies will typically insure your Personal Property (contents) for 50% or 75% of the value of your building coverage. It is important for you to know that many insurance companies require additional coverage, called "Riders" for certain unique or expensive items such as, but not limited to, expensive jewelry or watches such as Rolex, pieces of art, antiques, etc. It is important to ensure that your Personal Property coverage on your insurance policy is commensurate with the value of the Personal Property you own in your home.  
Tip: It is advisable to take photos of every room in your home and save them to the Cloud or on a disk offsite in the event of a catastrophic loss. These photos will be helpful in recreating and demonstrating the value of the contents in the home.
- 3. Additional Living Expense ("ALE") Coverage ("ALE"):** This coverage is critical to homeowners who suffer a large loss that displaces them from their residence for a period of time. This

coverage comes in many forms, such as a dollar amount, or with a duration limit; for example, up to 2 years. Check your policy to ensure you have this type of coverage. This coverage, which is separate from Building or Personal Property Coverage, will usually cover the cost to rent another dwelling for you and your family during the repair or the rebuilding of your damaged home. It may also cover incidental costs, such as meals and increased travel due to your displacement, depending on your circumstances.

- 4. Actual Cash Value ("ACV")/Replacement Cost Value ("RCV"):** These are industry acronyms that are important for you to understand. Actual Cash Value ("ACV") is the amount of money something was worth at the time of the loss. Replacement Cost Value ("RCV") is the current cost to replace that item. For example, a 20-year-old pair of well-worn Converse tennis shoes may have a replacement cost of \$40 but only have an Actual Cash Value of \$10 at the time of the loss, due to their age and condition. Most policies will have a replacement cost provision, which allows the insured to collect the difference between the ACV and RCV once the item is purchased, provided a valid purchase receipt is produced. This is a very tricky and confusing part of your insurance claim, especially when there are hundreds to thousands of items involved.
- 5. Other Structures Coverage:** Many homeowners I meet don't realize that in most instances, the insurance policy has separate coverages that increase the value of their policy to cover "Other Structures" not attached to the dwelling. These can include fences, pools, outbuildings, walkways, driveways, etc. Check with your insurance company or broker to ensure you have this coverage as part of your policy.
- 6. Landscaping, Plants, Trees, Shrubs:** Many homeowner's insurance policies have separate coverage for fire damage to landscaping, plants, trees and shrubs. Please refer to your policy or check with your insurance company or broker if you feel you have significant value in the landscaping of your property.
- 7. Deductibles:** What is your deductible and how does it affect your insurance claim? Deductibles can range from as low as \$100 to as high as an actual percentage of the dwelling coverage itself. It is important for you to understand that all insurance policies are different and deductibles can sometimes be mandated by your mortgage company, because of the amount of money they have invested in your property. For example, if you have Wells Fargo or Bank of America, they may mandate that your deductible is not to exceed \$2500. This is to protect their interest until such time that you no longer have a mortgage with that lender.

- 8. Lender Based Insurance (Forced Place Insurance Policy):** Over the years, I have encountered many consumers who were not sure if they had a standard policy or what is known in the industry as a Lender Based or Forced Place Policy. This type of policy is in effect when a regular insurance policy has lapsed and the consumer does not reinstate the policy, forcing the mortgage company to insure their interest on the DWELLING ONLY.

Please understand that "DWELLING ONLY" is the operative phrase here, as consumers almost never understand that by having this type of policy in place at the time of a loss, they not only pay a super-premium, which can sometimes be as high as 4 times their normal premium, but it also includes NO COVERAGE for Personal Property or Additional Living Expenses.

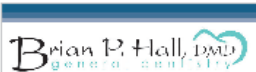
The reason for this is that the bank only has an interest in insuring the dwelling itself. If you think you might have a Lender Based Policy, I urge you to try to put a standard policy in place on the property, saving you money and giving you more complete coverage.

- 9. If I have an insurance claim, will my insurance company drop me?** The answer to this question is maybe. The insurance company has the right to cancel at any time, for any reason, with a 30-day written notice to the homeowner. There are exceptions on rare occasions, but if you believe your policy has been cancelled, you should immediately verify with your insurance company or broker. The reason insurance companies must follow the 30-day rule is to allow the homeowner to find coverage with another company to avoid a lapse in coverage. In most cases, the insurance company doesn't need a particular reason to cancel. Perhaps they are phasing out coverage in a certain zip code. Perhaps you have made several claims and they feel you are a higher risk than they wish to cover at that time. I tell consumers never to take it personally, and that getting cancelled is not as insulting as it seems. In many cases you find better coverage for a better rate in the long run.
- 10. What is the best thing to do if I experience a loss to my home or its belongings?** I have discussed this question with a number of my clients and other contemporaries in the profession all of over the world. The unanimous response is that when you have a large insurance claim, you want to get expert professional advice to best understand all of your options so you can make the best decisions on how to handle your claim. There is no one more qualified to give you those options from an advocacy position than a state-licensed public adjuster/loss consultant. Public Insurance Adjusters work on behalf of the policyholder only, exclusively representing their interests to fully comprehend the insurance policy and measure the magnitude of the loss to give them options on how to adjust and collect on the insurance claim.


For more information in the state of Georgia, visit our GAPIA website ([www.gapia.org](http://www.gapia.org)) to obtain references on licensed members you can contact in your time of need.




Brandon is Chief Executive Officer for the Atlanta-based Strategic Claim Consultants, which insures 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 is a member of other state boards around the country. He has settled millions of dollars of losses on three continents, handling over 15 major natural disaster globally. He is the current President and a founding member of GAPIA, the Georgia Association of Public Insurance Adjusters (www.gapia.org), 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 Book Division for the Atlanta Apartment Association. Brandon also supports numerous local philanthropic organizations and endeavors. He can be contacted at [brandon@strategicclaim.com](mailto:brandon@strategicclaim.com).



Brian P. Hall, DMD  
General Dentistry



Your smile is our priority!



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WATKINSVILLE, GA 30677

706-549-8737

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SOUTHERNDISTINCTION.COM | 93





**STRATEGIC CLAIM**  
CONSULTANTS

# Executive Bios





# Brandon Lewis - Chief Executive Officer



CEO & Founder of Strategic Claim Consultants Brandon Lewis has forged a unique industry crossover that includes over 22 years as an Atlanta business leader & executive coupled with his leadership of Strategic Claim Consultants and their 150 years of claim advocacy experience. Recognized as a world-class expert public adjuster, Brandon brings with him the experience of handling over 20 major natural disasters across three continents. He has been a guest speaker at the prestigious Emory University and worked closely with the Red Cross. Brandon attended both Pace University Lubin School of Business & Hofstra University.

## NOTABLE ADJUSTMENTS

Hurricane Michael	\$130 Million
Hurricane Maria	\$360 Million
Hurricane Harvey	\$50 Million
The Olde Pink House	\$5 Million
Cinnamon Shore Community	\$9.7MM
Chilean Earthquakes 2010	\$139 Million
Lighthouse Point	\$10 Million
Morris Brown University	\$8 Million
Darren Davore Property	\$4.7 Million
Savannah Beach & Racquet Club	\$4 Million
Invest Atlanta	\$9 Million
RK Construction	\$3.9 Million
Grady Memorial Hospital	\$3.7 Million
East Point Development	\$2.9 Million
Galveston Development	\$2.9 Million
Knuckle Up Fitness	\$2.4 Million
Chastain Horse Park	\$1.9 Million
Sheraton Hotels	\$1.8 Million

## DISASTERS MANAGED

Hurricane Michael - Florida - 2018  
Hurricane Florence - Carolinas - 2018  
Hurricane Irma - Florida - 2017  
Hurricane Maria - Puerto Rico - 2017  
Hurricane Harvey - Texas, 2017  
EF 3 Tornado: Albany GA. January 2017  
Hurricane Matthew: Savannah GA, Tybee Island 2016  
GA, Hilton Head SC, Jacksonville FL. October 2016  
EF5 Tornado: Moore, OK. 2013  
EF 4 Tornado: Norman, OK. 2013  
EF4 Tornado: Tuscaloosa, AL. 2012  
EF4 Tornado: Joplin, MO. 2012  
EF4 Tornado: Branson, MO. 2012  
Hurricane Sandy: NY, NJ, and Penn. 2012  
500 Year Floods: Nashville, TN. 2011  
8.3 Chilean Earthquake. 2011  
8.7 New Zealand Earthquake. 2011  
Hurricane Irene: The Caribbean. 2011  
Colorado Wildfires: 2011  
500 Year Floods: Atlanta GA. 2010  
California Wildfires: 2010  
Mother's Day Tornado: Macon, GA. 2008  
Downtown Atlanta Tornado: 2008  
Hurricane Ike: TX and Turks & Caicos. 2008  
Hurricane Gustav: Louisiana. 2008  
Hurricane Katrina: LA and MS. 2005-2008



## Phil Grandchamp – Executive Large Loss Adjuster



Phil Grandchamp is an executive expert claims adjuster with a comprehensive background in insurance claims adjusting, building consulting, construction, estimating, restoration, claim negotiation and mediation. An Iraqi War veteran, Phil leverages the benefits of an accomplished military career and training with the unique in-depth knowledge of a master craftsman in construction enabling him to work for the greatest benefit of his clients.

### *NOTABLE ADJUSTMENTS*

Hurricane Maria	\$360MM
Hurricane Michael	\$200MM
Hurricane Katrina	\$150MM
Hurricane Harvey	\$150MM
Chilean Earthquakes 2010	\$139MM
Hurricane Sandy	\$130MM
Hurricane Matthew	\$50MM
Moore, OK Tornadoes 2013	\$50MM
Hurricane Gustav	\$40MM
Hurricane Ike	\$30MM
Cinnamon Shore Community	\$9.7MM
Invest Atlanta	\$9MM
Morris Brown University	\$8MM
Cypress Health Care	\$6.7MM
GFI Apartment Group	\$4MM
Sheraton Hotel Group	\$3.9MM
Grady Memorial Hospital	\$3.7MM
East Point Development	\$2.9MM
Galveston Development	\$2.9MM
Knuckle Up Fitness	\$2.4MM

### *DISASTERS MANAGED*

Hurricane Michael - Florida - 2018  
 Hurricane Florence - Carolinas - 2018  
 Hurricane Irma - Florida - 2017  
 Hurricane Maria - Puerto Rico - 2017  
 Hurricane Harvey - Texas, 2017  
 EF 3 Tornado: Albany GA. January 2017  
 Hurricane Matthew: Savannah GA, Tybee Island 2016  
 GA, Hilton Head SC, Jacksonville FL. October 2016  
 EF5 Tornado: Moore, OK. 2013  
 EF 4 Tornado: Norman, OK. 2013  
 EF4 Tornado: Tuscaloosa, AL. 2012  
 EF4 Tornado: Joplin, MO. 2012  
 EF4 Tornado: Branson, MO. 2012  
 Hurricane Sandy: NY, NJ, and Penn. 2012  
 500 Year Floods: Nashville, TN. 2011  
 8.3 Chilean Earthquake. 2011  
 8.7 New Zealand Earthquake. 2011  
 Hurricane Irene: The Caribbean. 2011  
 Colorado Wildfires: 2011  
 500 Year Floods: Atlanta GA. 2010  
 California Wildfires: 2010  
 Mother's Day Tornado: Macon, GA. 2008  
 Downtown Atlanta Tornado: 2008  
 Hurricane Ike: TX and Turks & Caicos. 2008  
 Hurricane Gustav: Louisiana. 2008  
 Hurricane Katrina: LA and MS. 2005-2008





## **Michael A. Fried**

### **Senior Large Loss Adjuster**

**CPAU, NFIP, EGA, PA, OSHA 10, IICRC,  
WRT/ASD, FSRT**

Mike's extensive experience includes adjusting and appraising P&C claims privately and publicly in every major catastrophe of the last 10 years including Tornados in Joplin MO, Tuscaloosa AL, and Moore OK as well as Hurricanes Francis, Jeanne, Katrina, Rita, Wilma, Ike, Isaac, and Sandy. Michael has also worked as a Team Leader for PASCO Claims Services and Commercial Claims Independent Adjuster for Travelers Indemnity Co. Michael has adjusted and/or appraised over 4000 property and casualty claims, commercial, multi-family and residential, over the last 10 years.



## **Kyle Herring**

### **Large Loss Adjuster**

**AIC, SPPA, WRT, ASD, HCRI-C**

With nearly 2 decades of experience, Kyle has worked on major disasters across the country. He is licensed in TX, FL, GA, NC and PR and has obtained Associates in Claims (AIC) and Senior Professional Public Adjuster (SPPA) designations. Kyle is certified through the Institute of Inspection Cleaning and Restoration Certification (IICRC) for Water Damage Restoration (WRT) and Applied Structural Drying (ASD), in addition to being a HAAG Certified Roof inspector.



## **Michael Elkourie**

### **Senior Forensic Accountant/BI Expert**

Michael is a management/financial consultant who provides strategic planning, financial management, forensic and litigation support, general and risk management, and overall operations assistance to owners and officers of transitional companies to improve effectiveness of management processes and systems and to stabilize, then improve profitability.





# ***WHY SCC?***

WE WILL LEVERAGE ALL POSSIBLE COVERAGES, PROTECT YOUR INTERESTS, &

***DECISIVELY MAXIMIZE YOUR SETTLEMENT AMOUNT***

SCC's mission is to serve only your interests by providing a comprehensive organizational expertise that includes the following services:

- **Claims Advocacy & Adjusting**
- **Engineering**
- **Forensic Accounting & Analysis**
- **Business Income Recovery**
- **Clerking & Restoration Planning**
- **Organizational Assistance**
- **Financing Support**



## ENGINEERING VALIDATION

When you sustain damage to your property, SCC provides the engineering expertise needed to establish and confirm the causation of the loss.

Our engineer colleagues will also determine the extent of structural damage and if your building should be repaired or replaced. In these scenarios, we provide essential information to determine the feasibility and cost of repairing or rebuilding. The engineers consulting with SCC have the expertise to reach accurate damage estimations and conclusions and provide insurance companies with the necessary proof they need to pay the full-value of the claim.

Expert engineering validation will help confirm critical estimations and conclusions and expedite your claim. This will ensure you avoid additional losses in revenue and exponentially speed up your claim process.

## BUSINESS INCOME RECOVERY

If your business is affected, our team will help you maximize your Business Income insurance, Extra Expense, and/or Contingent Business Interruption coverages.

You pay a premium for insurance. The last thing you need is an insurance company not willing to pay for your Lost Income, Extra Expenses, and/or Contingent Business Interruption.

Our adjusters understand this and are able to procure claim payments for those coverages in the shortest amount of time possible, preserving and protecting your interests.



## EXPERT CLAIM ADVOCACY

**SCC is your exclusive loss advocate.  
We represent and serve the property owner's interest only:**

- We actively, aggressively, forensically advocate for you during every step of the process.
- We reduce and remove the day-to-day stress of dealing with the insurance company, paperwork, proof, analysis, valuations, mitigation, and restoration.
- We expedite the claims process because we know how to navigate through insurance company policies, procedures, and bureaucracies.
- We ensure that you receive the maximized value for your claim.

## FORENSIC ANALYSIS

If you have filed a property claim before, you already understand how difficult it can be to navigate the claims process. Our certified forensic team will make it tremendously easier for you as well as maximize your claim.

Many adjusters do not have the expertise or experience to comprehensively evaluate your claim, especially in the chaotic aftermath of a catastrophe. Our forensic team will provide the following analysis including but not limited to:

- A comprehensive analysis of your loss and policy
- A complete inventory and accounting of your loss
- An accurate completion of your claim, abiding by all policy obligations and insurance laws, procedures, and other related data.

Our in-depth and accurate Forensic Analysis answers the necessary questions even before they are asked, thereby expediting your claim more quickly and increasing your overall final settlement.

## FINANCING & CAPITAL RESOURCES

If you need financing beyond your settlement, we have financing options that can assist you. Our financing partners can provide multi-tiered finance resources which can provide timely financing and funding above and beyond your claim settlements.

Using our financing services will not only save you time and money but it will also provide the needed capital in a timely manner.





STRATEGIC CLAIM  
CONSULTANTS

**Now What?**

## ***CONTACT SCC FOR AN IMMEDIATE DAMAGE & POLICY CONSULTATION***

Rebuilding and restoring your restaurant will be an arduous and timely endeavor. It is imperative that you have SCC's **professionals working on your behalf, with your best interest in mind**, to ensure you leverage all possible coverages, properly and expertly manage your claim, and maximize your settlement.

**844.741.9995**

[info@strategicclaimconsultants.com](mailto:info@strategicclaimconsultants.com)

**Maximize Your Claim Today!**

<https://strategicclaimconsultants.com>

