

# Large or Complex Property Claims Resolution

*Presented by*

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Wes Brandt, Gallagher Real Estate & Hospitality Services, Inc.

Doug DePhillips, Chroma Building Corp.

# Presenters

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- William F. "Chip" Merlin, Jr., President, Merlin Law Group
- Dedicated to always being an advocate for the policyholder
- Founder of 20-attorney firm that represents commercial, governmental, condominium, and residential policyholders
- Frequent presenter at Insurance Law events to attendees and other interested parties involved on both the plaintiff and defendants' side.



- Wes Brandt, Area Vice President, Gallagher Hospitality
- Hotels are sole practice; 35 years as insurance broker
- Claims experience in settling over \$200 million in property claims in past 6 years
- Risk & Insurance Hospitality Power Broker Award in 2007 and 2008



- Doug DePhillips, President Chroma Building, LLC
- Founder of Construction Management Firm that brings clarity and transparency to Re-Construction Claim
- 25 year veteran builder on New Construction, Re-Construction, Consulting, Renovations, and Property Development
- Committed to freeing the customer from "The Gray Area"

# Large or Complex Claims

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**Why do I need a Top Resource Team for my claim?**



# Large or Complex Claims

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## Top Resource Team Benefits:

- **Ascertain Causation**
- **Manage Communications**
- **Keep message “consistent”**

# Case Discussion #1

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Don't Let them Bury your head in the sand

# Large or Complex Claims

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**Why establish a  
Top Resource Team quickly?**

- **Analyze Best Position**
- **Develop Strategy**
- **Implementation**

# Large or Complex Claims

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**Who comprises the Resource Team?**

- **Contract Counsel**
- **Claims Consultant/Broker**
- **Construction Manager**
- **Accountant**

# The Home Team





# Large or Complex Claims

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## Benefits of having a Construction Manager on the Home Team?



# Large or Complex Claims

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## What are the Benefits?

- **Practical Opinion on Causation**
  - **Construction Experience**
  - **Design Knowledge**
  - **Root Cause Identification**
- **Identification of ALL Work Req'd.**
  - **Extent**
  - **Contemporaneous Conditions**
  - **Brand Upgrade Requirements**

# Large or Complex Claims

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## What are the Benefits (cont.)

- **Logistical Work Planning**

  - **Scopes**

  - **Bidding**

  - **Scheduling**

  - **Execution**

  - **Closeout**

- **Documentation**

  - **Warranty/Guarantee**

  - **Claim Support**

# Large or Complex Claims

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**Your team is in  
place.....Now what?**

# Case Discussion #2

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Let it snow

# Large or Complex Claims

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**Proving and Preserving a  
Theory of Loss for Which  
There is Coverage**

# Large or Complex Claims

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**Policy Terms = Available Benefits**

# Large or Complex Claims

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**Available Benefits May  
Drive Options of Recovery**

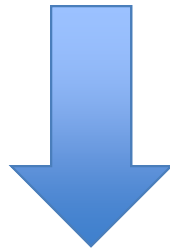


# Large or Complex Claims

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**Optimum Operational Recovery**

**GOAL**



**Paid by Insurance to reduce  
internal costs**

# Case Discussion #3

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## After the Floods

# Thank you!

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Questions?

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