



THE COMMERCIAL PROPERTY INSURANCE CLAIM RESOURCE KIT

FOR COMMERCIAL & MULTIFAMILY
PROPERTY OWNERS

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INSURANCE CLAIM RECOVERY SUPPORT LLC

SECTION OPENER

Why This Matters Now

The Scale of Commercial Property Loss in America

Commercial and multifamily property owners face a loss environment that has grown substantially more complex and financially consequential over the past several years. The data published by major global reinsurance and risk organizations in 2025 and 2026 confirms that large-scale property losses are no longer exceptional events — they are recurring realities that demand disciplined preparation and rigorous claim documentation.

\$107B

Global Insured Losses

Total global insured natural-catastrophe losses in 2025.

\$89B

U.S. Share of Losses

The United States accounted for approximately \$89 billion of global insured catastrophe losses in 2025.

92%

Secondary Perils

Secondary perils — hail, convective storms, wildfire, flood — generated a record 92% of insured natural-catastrophe losses in 2025.

36%

BI Losses from Fire

Allianz analysis of 1,000+ BI claims found fire accounted for approximately 36% of the value analyzed.

Sources: Swiss Re Institute, sigma 1/2026 (global insured losses, U.S. share, secondary perils data). Allianz Risk Barometer 2026 (business interruption ranking, fire percentage of BI claim value). Business interruption ranks as the #3 global business risk per the Allianz Risk Barometer 2026, with 29% of respondents identifying it as a major risk. All figures cited as published; not altered or extrapolated.

- ❑ Severe convective storms — including hail, tornadoes and straight-line wind — remain one of the most significant and recurring U.S. commercial property-loss drivers. Swiss Re Institute, sigma 1/2026.

⚠ **KEEP THIS PAGE —** These figures represent the documented scale of the commercial property loss environment. Share with your board, asset manager, or risk advisor.



INTRODUCTION

Introduction: The Anatomy of a Commercial Property Claim

A Major Loss Affects Far More Than the Visibly Damaged Portion of a Building

When a significant property loss occurs — whether from fire, hail, wind, water intrusion, freeze damage, or a named storm — the visible damage is often only a portion of the complete economic impact. Experienced commercial property owners understand that a proper claim requires a systematic assessment of every component, system, and financial consequence connected to the loss event.

A complete commercial property claim may involve some or all of the following elements. The specific applicability of each component depends on the facts of the loss, the applicable policy language, and the documentation assembled to support each line of the claim.

Physical Damage

Building structure, roofing and envelope systems, mechanical/electrical/plumbing, contents and equipment, tenant improvements, code and ordinance upgrades, environmental issues.

Mitigation & Professional

Emergency mitigation, temporary repairs, contractor documentation, professional fees, expert reports, demolition and debris documentation.

Economic Impact

Business interruption, lost rents or rental income, extra expense, tenant impacts, extended restoration periods, multi-building or multi-location losses.

A property insurance claim is not merely a request for money. It is a **documented presentation of damage, coverage, scope, value, and economic impact**. The insurer deploys experienced staff adjusters, independent adjusters, engineers, and estimators to investigate and evaluate the loss on behalf of the insurer's interests. The policyholder is simultaneously responsible for protecting and documenting its own interests — a responsibility that requires equal discipline, organization, and professional competence on the owner's side of the table.

"Document the claim as if a person who has never visited the property will eventually need to understand exactly what happened."

This resource kit is organized around seven practical disciplines that strengthen a commercial or multifamily property claim. Each section addresses a documented area where incomplete or disorganized documentation has historically affected claim outcomes. Organized documentation creates leverage. The seven ways that follow are designed to help you build that foundation.

⚠️ KEEP THIS PAGE — This introduction defines the full anatomy of a commercial property claim. Review it with your property manager, risk advisor, or legal counsel before your next loss.

SECTION OPENER — THE SEVEN WAYS

The Seven Ways

How Commercial & Multifamily Property Owners Can Strengthen a Property Damage Insurance Claim



Preserve the Evidence Before It Disappears

Immediate photographs, video, drone imagery, weather records, mitigation documentation, and equipment preservation.



Establish the Cause, Date & Full Scope of Loss

Date and cause verification, hidden damage, multi-unit and multi-building systematic inspection.



Understand the Policy Before Agreeing to Scope or Pricing

RCV, ACV, deductibles, sublimits, endorsements, ordinance and law, business income and proof-of-loss provisions.



Build a Complete Claim Record

Organized project file with all correspondence, estimates, invoices, expert reports, and timeline documentation.



Account for the Entire Economic Loss

Structure, contents, equipment, code upgrades, BI, lost rents, extra expense, and professional expenses.



Separate Facts, Opinions & Assumptions

Observable damage vs. professional opinions vs. causation conclusions — and how to test them against the physical record.



Know Your Options Before a Disagreement Becomes a Lawsuit

Documentation supplements, reinspection, appraisal, regulatory remedies, and when legal counsel is appropriate.

⚠ KEEP THIS PAGE — This page summarizes the seven disciplines covered in this resource kit. Use it as a quick-reference checklist during any significant commercial property loss.

Ways 1 & 2: Evidence Preservation and Establishing Full Scope

Way 1: Preserve the Evidence Before It Disappears

The first hours and days following a major property loss are the most critical period for evidence preservation. Damaged materials are removed. Contractors begin emergency repairs. Moisture migrates. Structural conditions change. Evidence that is not captured immediately may not be available when the claim is evaluated weeks or months later.

Immediate action items:

- Photograph and video every affected area before any work begins
- Obtain drone imagery for roofing, envelope, and large-site losses
- Retrieve pre-loss photographs from property files, Google Street View, or inspection records
- Obtain certified weather data: hail size, wind speed, storm path, date and time
- Preserve all emergency mitigation records, invoices, and contractor notes
- Tag and retain damaged materials, equipment components, and failed membrane sections
- Document demolition before it occurs — photograph what is being removed
- Record equipment make, model, and serial numbers before removal
- Collect tenant-reported damage in writing with date stamps
- Retrieve security camera footage immediately — overwrite cycles are short

Way 2: Establish the Cause, Date & Full Scope of Loss

Scope errors that occur early in a claim frequently carry forward through the entire adjustment process. An initial estimate that omits a mechanical system, fails to inspect a building section, or misidentifies the cause of loss can anchor the entire claim to an understated baseline. Correcting that baseline after positions have been established requires additional documentation, time, and often professional support.

A disciplined scope investigation for a commercial or multifamily property should address:

- Confirmed date of loss and cause of loss documentation
- Certified hail/wind verification for storm claims
- Fire origin and cause, and full smoke and heat migration mapping
- Water migration pathways — vertical and horizontal
- Freeze damage in pipe systems, mechanical spaces, and wall cavities
- Hidden damage behind finishes, above ceilings, and inside mechanical systems
- All affected buildings in a multi-building portfolio
- Unit-by-unit interior inspection for multifamily properties
- All exterior elevations, not just the primary storm-facing face
- Roofing system, flashings, penetrations, and drainage
- HVAC, plumbing, and electrical systems

Case Study — Multifamily Freeze + Water Portfolio: 16 communities, 674 units. Initial payments: \$2.13M. Final negotiated total: \$4.07M. 189 damaged units were initially missed. The lesson is not the dollar increase — it is the critical importance of systematic unit-by-unit and property-by-property documentation. *Prior results do not guarantee a similar outcome.*

Ways 3 & 4: Policy Understanding and Claim Record Architecture

Know the Policy. Build the File.

Two of the most consequential disciplines in commercial property claim management have nothing to do with construction or engineering. They involve understanding the legal and contractual framework that governs the claim, and building an organized record that allows every decision and position to be clearly traced.

Way 3: Understand the Policy Before Agreeing to Scope or Pricing

Commercial property policies vary substantially between insurers, policy forms, endorsements, and program structures. Before agreeing to any scope limitation, pricing position, or coverage determination, the owner and its representatives should have thoroughly reviewed the applicable policy provisions. The following concepts are commonly relevant to commercial and multifamily property claims and are provided here for general educational awareness only. Every policy is different and requires policy-specific review. This publication does not constitute legal advice or coverage advice.

Replacement Cost Value (RCV)

The cost to repair or replace damaged property with like kind and quality, without deduction for depreciation — subject to policy terms.

Actual Cash Value (ACV)

ACV depends on policy terms and applicable law; depreciation and payment timing can vary by jurisdiction. Some policies release recoverable depreciation after qualifying repairs.

Deductibles & Sublimits

Named-storm, wind/hail, and flood deductibles may be percentage-based and substantially higher than standard deductibles. Sublimits may cap specific coverages.

Ordinance & Law

Coverage for code-required upgrades, undamaged demolition, and increased reconstruction cost due to current building codes — often an endorsement with its own sublimit.

Business Income & Extra Expense

Covers lost income and necessary extra expenses during the period of restoration. Waiting periods, monthly limits, and coverage triggers vary.

Duties After Loss & Deadlines

Proof-of-loss submission deadlines, cooperation requirements, and examination under oath obligations. Missing deadlines can affect claim rights.

Way 4: Build a Complete Claim Record

Major commercial property claims should be managed as organized project files. Every communication, estimate, inspection report, photograph set, invoice, and payment record should be filed systematically from the first day. Disorganized documentation weakens negotiating positions, creates confusion during reinspections, and makes it difficult to identify what has been submitted, what has been agreed upon, and what remains open.

The following file architecture is recommended for a major commercial property claim:



01 Policy



02 Loss Notice



03 Photos & Video



04 Estimates



05 Contractor Proposals



06 Expert Reports



07 Carrier Correspondence



08 Payment Records



09 Invoices



10 Business Interruption



11 Timeline



12 Open Issues



13 RFIs



14 Submitted Packages

Ways 5, 6 & 7: Full Economic Loss, Facts vs. Opinions, and Resolution Options

Way 5: Account for the Entire Economic Loss

The structural repair estimate submitted by a general contractor is frequently only one component of a complete commercial property claim. Owners who evaluate the claim solely through the lens of the building repair cost often leave legitimate, covered elements unsubmitted. The full economic loss in a major commercial or multifamily property claim typically includes some or all of the following: structure, contents, equipment, mechanical systems, tenant improvements, code upgrades, temporary protection and boarding, professional expenses, business interruption, lost rental income, and extra expense.

\$2M+

170-Unit Apartment Fire

Recovery exceeded the carrier offer by more than \$2M, plus additional business-interruption proceeds. *Prior results do not guarantee a similar outcome.*

122%

24-Unit Apartment Fire

Approximately \$1M above insurer's offer plus \$200,000+ in business-interruption proceeds. *Prior results do not guarantee a similar outcome.*

\$600K+

192-Unit Apartment Fire

More than \$600,000 increase plus more than \$80,000 in business-interruption proceeds. *Prior results do not guarantee a similar outcome.*

Way 6: Separate Facts, Opinions & Assumptions

In a complex commercial property claim, multiple professionals produce documentation that spans a wide spectrum — from objectively verifiable measurements to professional opinions to causation conclusions. Understanding which category each piece of documentation falls into is critical for evaluating the strength of the claim record and for identifying where disputes are most likely to arise.

Observable Evidence

- Photographs and video of physical damage
- Dimensional measurements and quantities
- Moisture readings and test results
- Equipment serial numbers and specifications
- Contractor field observations and notes

Professional Opinions

- Engineer causation and structural opinions
- Adjuster coverage positions
- Estimator pricing and scope assumptions
- Appraiser valuation opinions
- Conflicting professional positions on cause of loss

Case Study — 700,000 SF Industrial Hail + Wind Claim: Initial carrier position: claim denied. Documented outcome: denial reversed. Recovery: \$6M+. Resolved without litigation or appraisal. Technical documentation — including weather data, engineering analysis, and systematic physical evidence — materially changed how the disputed loss was evaluated. *Prior results do not guarantee a similar outcome.*

Way 7: Know Your Options Before a Disagreement Becomes a Lawsuit

When a carrier's position does not reflect the full scope or value of the documented loss, the policyholder has several potential paths forward. The appropriate path depends on the specific facts, policy language, the nature of the dispute, and applicable state law. ICRS's published claim data indicates approximately 90% of its claims have historically resolved without unnecessary litigation — through additional documentation, supplemental presentations, reinspection, and negotiation.

→ Additional Documentation & Supplemental Presentation

Submitting organized supporting evidence to address specific carrier objections is frequently the most efficient first step.

→ Reinspection & Expert Review

A joint reinspection with a qualified public adjuster or independent expert can resolve factual disputes about scope or causation.

→ Appraisal Where Available

Many commercial property policies contain an appraisal clause for disputes over the amount of loss. Availability, scope, and procedure vary by policy and state.

→ Regulatory & Legal Remedies

State insurance department complaint processes and legal counsel should be engaged when regulatory or litigation remedies are appropriate. ICRS does not provide legal advice.

Case Study — 227-Unit HOA / Townhome Community (38 Buildings): Hail + wind. Carrier position did not reflect complete property-wide scope. Denial reversed. \$4M+ recovered. Resolved within nine months. *Prior results do not guarantee a similar outcome.*

Current Claim Spotlight — Claim Still Open / Not Final: 2026 Commercial Fire Claim. Initial insurer payment: \$132,559.05. Additional undisputed payment: \$235,891.57. Property payments to date: \$368,450.62 — approximately 178% above the initial payment. The additional payment was identified as a mitigation supplement. Restoration, reconstruction, and Business Income remain under active review. **The first check is not necessarily the final claim position.** This claim remains open and these figures do not represent a final settlement.



Your Rights During a Property Insurance Claim

A Regulatory and Legal Framework Overview – for Educational Purposes Only

U.S. property insurance claim-handling requirements are primarily state-regulated and vary significantly by jurisdiction. However, many state frameworks derive from common regulatory principles developed and published by the National Association of Insurance Commissioners (NAIC) and enacted — with modifications — by individual state legislatures and insurance departments. Understanding the general framework of claim-handling obligations empowers commercial property owners to engage the process with appropriate expectations and to recognize when engaging professional representation may be advisable.

This section is provided for general educational purposes only. It does not constitute legal advice or coverage advice. Private causes of action, remedies, and the enforceability of specific claim-handling obligations vary substantially by jurisdiction. Consult qualified legal counsel for advice specific to your situation and state.

NAIC Model 900 – Unfair Claims Settlement Practices Act

The NAIC Model Unfair Claims Settlement Practices Act (Model 900) establishes the foundational framework most states have adopted, with individual modifications. It identifies categories of claim-handling conduct that, when committed with sufficient frequency, constitute unfair trade practices subject to regulatory action. This model legislation forms the backbone of state unfair-claims statutes nationwide. Source: NAIC Model 900.

NAIC Model 902 – Unfair Property/Casualty Claims Settlement Practices

Model 902 provides more detailed regulatory standards for property and casualty claim handling, including documentation requirements, investigation standards, and communication timelines. States that have adopted versions of Model 902 impose specific procedural duties on insurers beyond the broader Model 900 framework. Source: NAIC Model 902.

State Prompt-Payment Statutes

Many states have enacted prompt-payment statutes that require insurers to acknowledge receipt of a claim, begin investigation, and make payment decisions within specified timeframes. The specific deadlines, triggers, and consequences of noncompliance vary significantly by state. Failure to comply may result in regulatory action, interest penalties, or other remedies depending on applicable state law.

State Insurance Department Market-Conduct Rules

State insurance departments conduct periodic market-conduct examinations of insurers operating within their jurisdictions. These examinations review claim-handling files for compliance with applicable statutes and regulations. Results are typically published in market-conduct reports available through state insurance department websites. Source: NAIC Market Conduct Annual Statement (MCAS) program.

Policy-Specific Contractual Duties

Beyond statutory and regulatory obligations, each commercial property policy creates specific contractual rights and duties for both the insurer and the policyholder. These include duties after loss, proof-of-loss requirements, cooperation obligations, examination-under-oath provisions, and dispute-resolution mechanisms such as appraisal. Policy language governs and must be reviewed on a claim-specific basis.

Common Claim-Handling Principles Recognized in Many State Frameworks

- Accurate representation of policy provisions and coverages
- Reasonably prompt acknowledgement of and response to communications
- Reasonable investigation based on all relevant evidence
- Proper documentation of the claim file by the insurer
- Timely coverage determinations within applicable regulatory timeframes
- Written explanation of denials where required by applicable law
- Prompt, fair, and equitable settlement where the applicable legal standard is satisfied
- Proper handling of undisputed amounts where applicable
- Fair evaluation of estimates, expert opinions, and repair/replacement evidence
- Access to the state insurance regulator and formal complaint process

Important: Violation of an insurance regulation does not automatically create a private right of action for the policyholder. Whether a policyholder may sue for bad faith, statutory violations, or other claim-handling misconduct depends substantially on the law of the applicable state. Consult qualified legal counsel for jurisdiction-specific guidance.

Claim-Handling Research & Current Developments

The following sources are summarized for educational reference. ICRS does not reproduce copyrighted materials. Readers are directed to the original sources for complete information. Research populations, methodologies, and findings vary. Commercial property claim data and residential claim data are not interchangeable and are labeled accordingly.

LAW / REGULATION – NAIC Models 900 & 902

The NAIC Unfair Claims Settlement Practices Act (Model 900) and Unfair Property/Casualty Claims Settlement Practices Model Regulation (Model 902) represent the primary model legislative and regulatory frameworks for state insurance claim-handling standards. Population: all property/casualty lines. Available at NAIC.org. Reviewed 2026.

ACADEMIC RESEARCH – Feinman, Jay M.

The Law of Insurance Claim Practices: Beyond Bad Faith and *The Regulation of Insurance Claim Practices* (various editions, Rutgers Law School). Professor Feinman's scholarship examines insurance claim-practice regulation and the relationship between regulatory standards and legal remedies. Consult the original publications for the complete analysis.

Claim Practices in the Public Record

Current Regulatory and Legal Matters – Presented Neutrally for Educational Purposes

The following matters involve active regulatory proceedings, pending litigation, and published regulatory enforcement actions. All unresolved matters are presented as allegations or regulatory claims only. Nothing in this section constitutes a finding of fact, a legal determination, or a statement of ICRS's position regarding any insurer's overall claim practices. Commercial property owners should evaluate their own specific claims based on their policy language, documented facts, and advice of qualified professionals.

⚠ Important: Allegations in pending litigation and regulatory proceedings are not adjudicated findings. They are presented here solely because they are matters of public record that property owners and their advisors may encounter. State Farm disputes the Oklahoma allegations. The California FAIR Plan matter involves regulatory enforcement charges that have not been finally adjudicated.

🔍 REGULATORY ENFORCEMENT / COURT RECORD

Oklahoma – State Farm Wind/Hail Claim Practices

The Oklahoma Attorney General has alleged that State Farm engaged in improper wind and hail claim-handling practices associated with what has been referred to as the "Hail Focus Initiative." The allegations assert that certain claim-handling practices resulted in systematic underpayment of wind and hail property claims in Oklahoma.

The Oklahoma Insurance Department is conducting or reviewing an ongoing market-conduct examination related to these matters. Market-conduct examinations are regulatory oversight tools that review insurer claim-handling files for compliance with applicable statutes and regulations.

State Farm's Position: State Farm disputes the allegations. State Farm has publicly stated that it evaluates claims based on the specific facts of each claim and the coverage purchased by the policyholder. ICRS presents State Farm's published response for balance and accuracy.

THE ALLEGATIONS IN THE OKLAHOMA MATTER ARE PENDING AND ARE NOT PRESENTED AS ADJUDICATED FINDINGS OF FACT. No court or regulatory authority has issued a final determination on the merits of these allegations as of the date of this publication.

Sources: Public court filings, Oklahoma Insurance Department public records, and published State Farm statements. Reviewed 2026.

🔍 REGULATORY ENFORCEMENT

California – FAIR Plan Smoke Claim Enforcement Action

The California Department of Insurance initiated a regulatory enforcement action concerning alleged smoke-claim practices by the California FAIR Plan Association following the 2025 Los Angeles area wildfires. The California DOI's enforcement action alleged that certain smoke-damage claims were improperly handled, including in how smoke damage was evaluated and documented.

The California FAIR Plan is a state-mandated insurer of last resort that provides basic property coverage to California property owners who cannot obtain coverage in the standard market. The FAIR Plan's claim practices are subject to California Department of Insurance oversight.

Status: The enforcement action involves regulatory charges and proceedings. All charges are allegations or regulatory claims unless and until finally adjudicated by the appropriate regulatory or judicial authority. ICRS presents this matter as a matter of public record relevant to understanding the regulatory oversight of claim-handling practices.

THE CALIFORNIA FAIR PLAN ENFORCEMENT MATTER IS PRESENTED AS REGULATORY ALLEGATIONS AND IS NOT PRESENTED AS ADJUDICATED FINDINGS OF FACT.

Sources: California Department of Insurance public enforcement records. Population: residential and commercial FAIR Plan policyholders in California. Reviewed 2026.

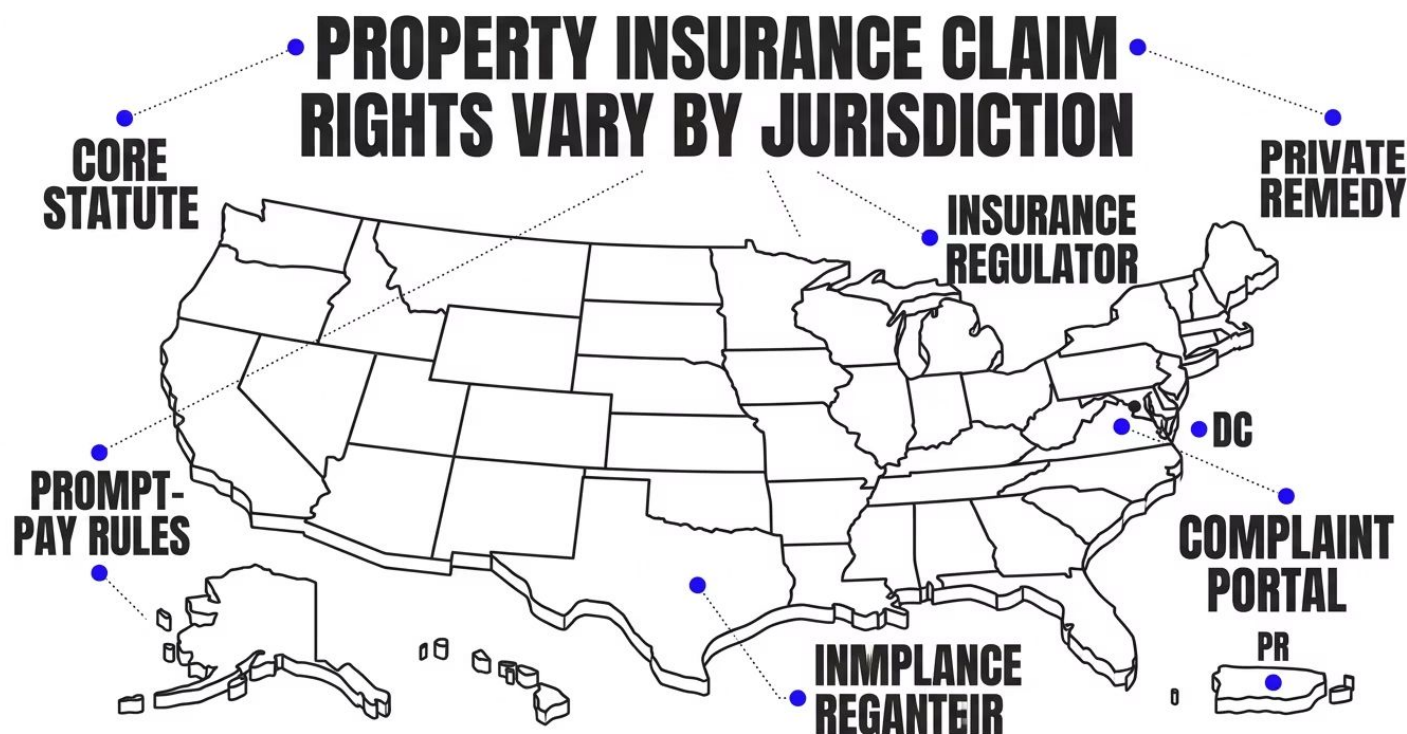
NFIP / Federal Flood Claims – A Different Framework

⊗ Flood Warning: NFIP claims follow a fundamentally different legal and procedural framework from commercial property insurance. National Flood Insurance Program claims are governed by federal law, federal regulations, and the terms of the Standard Flood Insurance Policy (SFIP). Federal proof-of-loss deadlines, appeal procedures, and litigation requirements apply and may differ substantially from commercial property claim procedures. Failure to comply with federal NFIP deadlines can result in loss of claim rights. Verify all applicable deadlines immediately upon a flood loss. Source: FEMA 2025 NFIP Claims Manual. Link: FloodSmart.gov and FEMA.gov.

Know Your State's Claim-Handling Rules

Property Insurance Claim Rights Vary by Jurisdiction

The United States does not have a single uniform property insurance claim-handling law. Each of the 50 states, the District of Columbia, and Puerto Rico has its own statutes, regulations, and regulatory enforcement framework governing how property insurance claims must be handled within that jurisdiction. The differences between states can be substantial — affecting investigation timelines, payment deadlines, written notice requirements, explanation-of-denial obligations, and the remedies available to policyholders when those standards are not met.



The ICRS 52-Jurisdiction Property Claim Rights Source Index covers all 50 states, the District of Columbia, and Puerto Rico. For each jurisdiction, the index provides direct links to that jurisdiction's page in the NAIC MC-50 chart — Claims Settlement Provisions (Spring 2024) and the NAIC MC-55 chart — Private Rights of Action for Unfair Claims Settlement Practices (Summer 2023), plus a link to the NAIC insurance-department finder. The index is a curated starting-point reference — not a verified legal directory.

- ☐ **Law changes. Always verify the current statute and your policy.** The index identifies source links as of the last-reviewed date. Insurance regulations are amended by state legislatures and insurance departments on an ongoing basis. Always verify the current statute, applicable regulations, your policy language, property-claim applicability, and available legal remedies with the official jurisdiction source and qualified legal counsel. No index can substitute for current legal advice specific to your jurisdiction and claim.

Access the ICRS 52-Jurisdiction Property Claim Rights Source Index

What the index includes:

- Direct links to each jurisdiction's page in NAIC MC-50: Claims Settlement Provisions (Spring 2024)
- Direct links to each jurisdiction's page in NAIC MC-55: Private Rights of Action for Unfair Claims Settlement Practices (Summer 2023)
- A link to the NAIC insurance-department finder
- Coverage of all 50 states, the District of Columbia, and Puerto Rico

[Open the ICRS 52-Jurisdiction Property Claim Rights Source Index →](#)

The index does not yet provide verified current statutes, prompt-payment deadlines, regulator contact details, complaint portals, catastrophe guidance, or a Yes/No private-remedy determination for each jurisdiction.

How to Use the Source Index

The Source Index is a starting-point reference tool, not legal advice. It is designed to help commercial property owners and their advisors quickly locate the NAIC chart entries and insurance-department resources applicable to a specific loss location — so that further inquiry can be directed to qualified legal counsel or the applicable state insurance department.

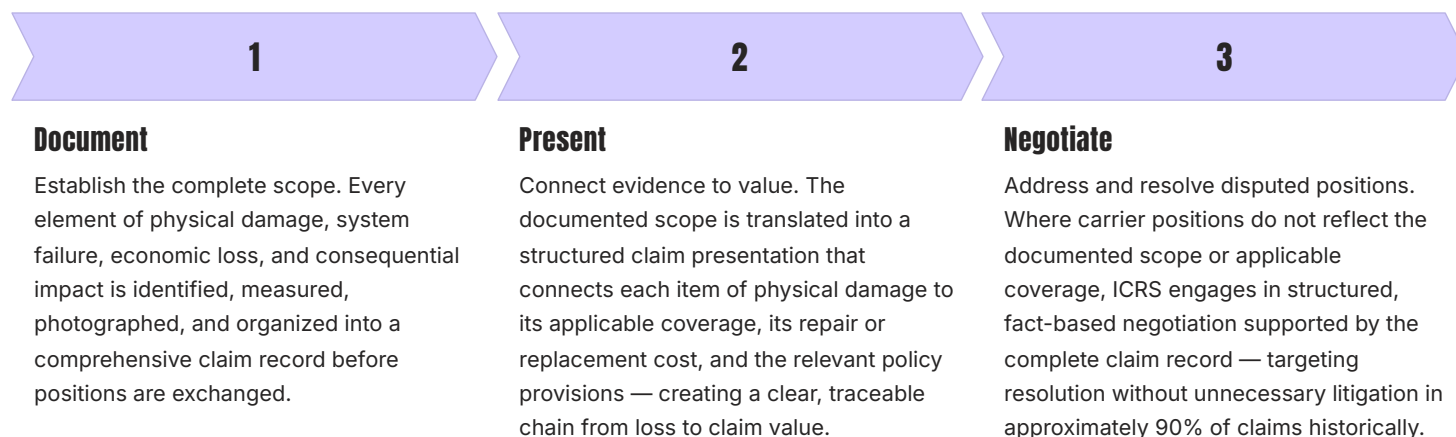
For multi-location portfolios with losses in multiple states, the applicable claim-handling framework may differ for each loss location. Systematic portfolio claims may involve multiple state frameworks simultaneously.

The state insurance department in each jurisdiction also maintains a policyholder complaint process available to any insured. Filing a complaint does not constitute litigation and does not require legal representation, though legal counsel may be appropriate depending on the circumstances.

The ICRS Claim Preparation Framework

Document. Present. Negotiate.

The ICRS Claim Preparation Framework reflects the operational approach ICRS applies across commercial, multifamily, HOA, industrial, hospitality, and religious-property claims. It is a disciplined, three-phase methodology that transforms disorganized loss events into structured, defensible claim records capable of withstanding carrier scrutiny and, when necessary, formal dispute-resolution processes.



This framework is not a formula. Every commercial property claim presents unique facts, policy language, insurer positions, and regulatory considerations. The framework is a discipline — a commitment to building and presenting the strongest possible factual record before engaging in any valuation or coverage negotiation.

Current Documented ICRS Results

\$250M+

Total Recovered

Documented policyholder recoveries across ICRS's claim history.

500+

Large-Loss Claims

Complex commercial and multifamily property claims handled.

90%

Without Litigation

Approximately 90% of ICRS claims historically resolved without unnecessary litigation.

20+

Years Experience

Combined public-adjusting and complex property-claim experience across the ICRS team.

\$6M+

Industrial hail/wind — denial reversed. 700,000 SF facility. Resolved without litigation or appraisal.

\$4.07M

674-unit multifamily freeze/water portfolio — 16 communities. 189 units initially missed.

\$4M+

227-unit HOA hail/wind — 38 buildings. Denial reversed. Resolved within nine months.

\$794,708

110-unit apartment wind claim — recovered after initial denial was overturned.

Prior results do not guarantee a similar outcome. Every claim depends upon its policy language, facts, damage, documentation, timing, insurer positions, and applicable law.

Bonus Resource Section

Five Practical Tools for Commercial Property Claim Management

The following checklists and frameworks are provided as practical claim management tools for commercial property owners, property managers, HOA boards, and asset managers. These tools are designed to support organized, disciplined claim documentation from the first hours of a loss through the final resolution of the claim file.

Bonus 1 – First 72 Hours Checklist

Commercial Property Loss — Immediate Action

- Confirm property is safe before re-entry — coordinate with fire marshal, utilities, or structural engineer as appropriate
- Engage emergency mitigation — boarding, tarping, water extraction, drying
- Photograph and video all affected areas before any work begins
- Notify your insurance carrier and/or broker immediately — note the time, date, and name of every person contacted
- Preserve all physical evidence — do not discard damaged materials before they are documented
- Retain all emergency mitigation receipts, invoices, contractor notes, and daily logs
- Begin a dedicated claim expense tracking file from day one
- Open a dedicated claim communication journal — record every call, email, and meeting
- Retrieve security camera footage before overwrite cycles eliminate the recording
- Avoid signing broad reconstruction agreements before fully understanding all terms
- Do not make nonurgent permanent repairs before documenting the damage and giving the carrier a reasonable inspection opportunity; promptly perform emergency mitigation and temporary work needed to protect the property, and keep records.
- Contact your public adjuster or legal counsel before making significant claim decisions

Bonus 2 – Photo & Evidence Checklist

Property Damage Documentation

- **Exterior:** All four elevations, entry points, foundation, parking areas, site drainage
- **Roof:** Full field coverage, flashings, penetrations, gutters, drains, HVAC equipment
- **Interior:** Every affected room or unit — ceiling, walls, flooring, fixtures
- **Mechanical systems:** HVAC units, ductwork, boilers, chillers, controls — include make/model/serial
- **Electrical systems:** Panels, wiring, equipment in affected areas
- **Equipment & contents:** Tag and photograph before removal or disposal
- **Moisture:** Moisture meter readings with date stamp and location
- **Water pathways:** Document how and where water traveled through the structure
- **Fire and smoke residues:** All areas of visible soot, smoke staining, odor penetration
- **Temporary repairs:** Document what was done, by whom, and when
- **Damaged materials:** Preserve samples from roofing, flooring, and wall assemblies
- **Pre-loss comparisons:** Pull pre-loss photos from property files, inspection records, satellite imagery

Bonus 3 – Claim Communication Journal

Maintain a written or digital log of every claim-related conversation. Record the following for each entry:

- Date and time
- Person's name and title
- Company or organization
- Phone number or email address
- Topic discussed
- What was said — a factual summary
- Commitments made (by either party)
- Documents requested (by either party)
- Documents received
- Applicable deadline
- Next action required and responsible party

Follow up every material phone conversation with a written confirmation email summarizing what was discussed and agreed upon.

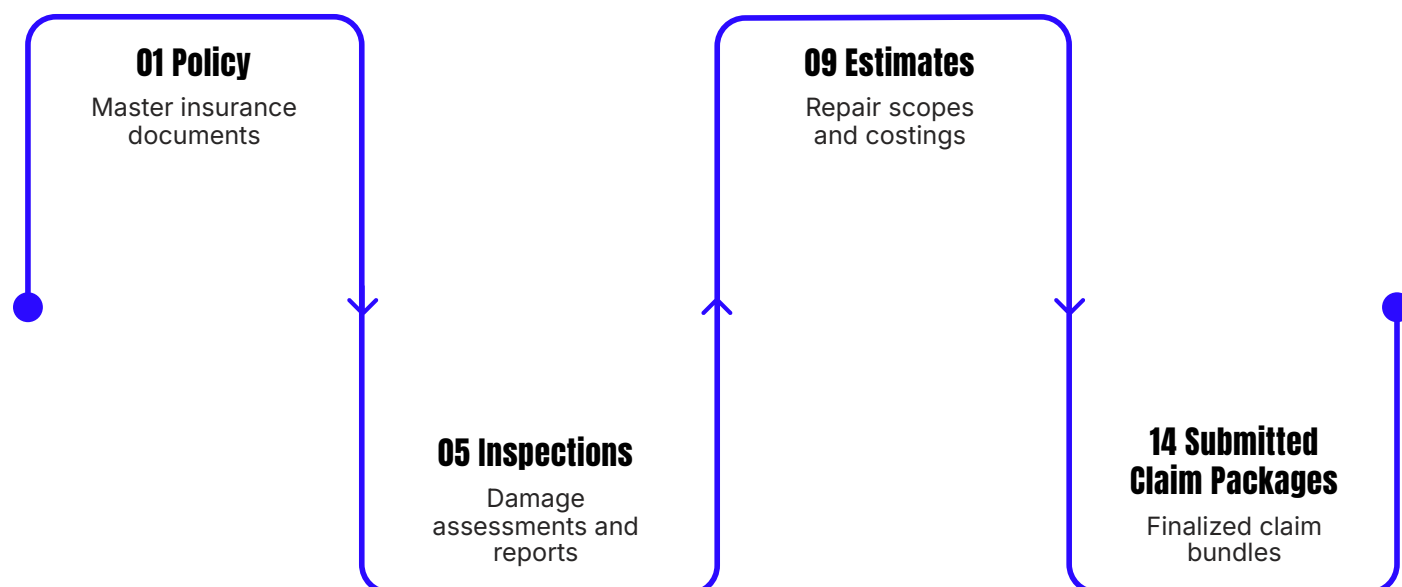
Bonus 4 – Business Interruption Document Checklist

Business interruption claims require a distinct category of financial documentation separate from the physical damage claim. Assemble and organize the following:

- Historical profit and loss statements — minimum three years prior to the loss
- Tax returns for the same period
- Monthly sales or revenue records
- Current and historical rent rolls for income-producing properties
- Payroll records during the interruption period
- Continuing expense records — obligations that did not cease during the interruption
- Saved expense records — costs eliminated as a result of the interruption
- Extra expense invoices — costs incurred to continue or resume operations
- Lease documents for all tenants or operating agreements
- Occupancy records showing pre-loss occupancy levels
- Operational downtime logs — dates, duration, and reason for each interruption
- Mitigation effort records — what was done to limit the interruption period
- Projected income calculations and supporting methodology
- Accountant or forensic accounting reports as applicable

Bonus 5 – Claim Documentation File Blueprint

Create a dedicated digital folder for every significant commercial property claim using the following architecture. Maintain the same folder structure across all buildings in a multi-property loss.



Insurance Companies Have Experts Working for Them. You Should Too.™

ICRS – Exclusively Representing Policyholders in Complex Property Insurance Claims

Insurance Claim Recovery Support, LLC (ICRS) is a licensed public adjusting firm that exclusively represents commercial and multifamily property owners, HOA and condominium boards, property managers, real-estate investors, asset managers, risk managers, religious organizations, industrial property owners, and hospitality operators in complex property insurance claims. ICRS does not represent insurance carriers. ICRS does not work for insurance companies. ICRS represents one party: the policyholder.

When a major commercial or multifamily property loss occurs, the carrier deploys experienced professionals whose job is to investigate, evaluate, and adjust the loss on behalf of the insurer. The policyholder — focused on safety, operations, tenants, and repairs — frequently engages that process without equivalent technical representation. ICRS exists to close that gap.

ICRS Claim Help – For Significant Commercial Losses

For commercial, multifamily, HOA, industrial, hospitality, and religious-property losses that meet ICRS's large-loss representation threshold, the ICRS Claim Help process begins with a review of the claim, the policy, and the documented loss. ICRS evaluates whether professional public-adjuster representation is appropriate and discusses the engagement process with the property owner directly. There is no obligation associated with an initial claim review inquiry.

ICRS's representation is claim-specific. Representation terms, fees, and the scope of services are discussed and agreed upon before ICRS assumes any role in the claim. Property owners are encouraged to review any representation agreement carefully and to ask questions before signing.

[Contact ICRS — Claim Help](#)

Claim Navigator – For Other Inquiries

For property owners whose claims may fall below ICRS's large-loss representation threshold, or who are seeking general claim guidance and orientation, ICRS maintains the Claim Navigator resource. The Claim Navigator is designed to help property owners understand the claim process, identify key documentation requirements, and determine whether additional professional support is appropriate for their specific situation.

[Access Claim Navigator](#)

Educational Disclaimer

This publication is provided for general educational purposes only and does not constitute legal advice, insurance coverage advice, or a guarantee of any claim outcome. Every insurance claim depends upon its specific policy language, the facts and circumstances of the loss, the nature and extent of documented damage, the timing of submissions, applicable insurer positions, and the law of the applicable jurisdiction. Prior results described in this publication do not guarantee a similar outcome in any other claim. This publication is not intended to create, and receipt of it does not constitute, an attorney-client relationship or a public-adjuster engagement. Property owners with significant claims are encouraged to consult qualified legal counsel and licensed public-adjusting professionals for advice specific to their situation.

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