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Certificate of Authorization No. E-00001307

December 21, 2005

Mr. Joseph Kahlert
CGI Insurance Company-Littleton Group
8019 North Himes Avenue, Suite 310
Tampa, FL 33614

Re: Claim No: 2005200083
Insured: Johnny Brian
Subject: Report of Findings
RCG File No: 5221345

Dear Mr. Kahlert:

Mr. Brian reported that his home and business were destroyed by Hurricane Katrina on August 29, 2005. The property was located at 7260 Catania Drive in Bay St Louis, Mississippi.

Rimkus Consulting Group, Inc. was retained by Mr. Joseph Kahlert on behalf of CGI Insurance Company-Littleton Group to evaluate the reported damage to the structure. We were specifically asked to determine structural damage caused by the hurricane winds versus structural damage caused by the associated storm surge and waves. Dr. Gary Hemphill performed our visual inspection of the property on October 21, 2005. Weather data used during our evaluation was obtained from Compu-Weather, Inc. and the National Oceanic and Atmospheric Administration (NOAA).

Comment [11]: Was this the real address of the property? Do you have the real address? Should it be Catania Road? I inspected a body shop on the next street to the north of Catania and measured the surge height at approximately 12 feet above grade.

CONCLUSIONS

1. The destruction of the residence was caused by the storm surge.
2. It is possible that the high winds of the hurricane caused the observed damage to the shingle roof covering and damage to other non structural elements.

Deleted: Initial damage to the property was caused by high winds;

Deleted: The amount that the storm surge contributed to the damage is undeterminable.

INTRODUCTION

The building was a wood framed structure built on a 4 feet tall concrete masonry unit (CMU) perimeter foundation wall with a concrete slab on grade between the perimeter retaining walls. (Photograph 1). The exterior walls above the CMU were covered with siding and the roof was covered with composite asphalt shingle. For the purposes of this report, the front of the structure was referenced to face north (Photograph 2).

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Hurricane Katrina was one of the strongest storms to impact the coast of the United States during the last 100 years. After crossing South Florida and entering the Gulf of Mexico Katrina began to strengthen reaching category 5 strength hurricane and on August 28, 2005, about 250 miles south-southeast of the mouth of the Mississippi River Katrina's winds reached their peak intensity of 175 miles per hour (mph) winds and the pressure fell to 902 mb.

According to published weather data, the highest wind gusts measured along the Mississippi coast on August 29, 2005, were 90 mph at a Keesler AFB in Biloxi, 63 mph in Gulfport, and 50 mph at Pascagoula. Winds as high as 125 mph likely occurred near occurred near the point of landfall near the Louisiana/Mississippi border, and winds likely in excess of 100 mph occurred along the entire Mississippi coast. Preliminary data from NOAA estimated winds in the Gulfport area to be 100 to 130 mph.

A storm surge from the hurricane produced wide-spread flooding. Along the Mississippi coast, there were reported storm surges of 11.27 feet at Green Pass, 12.16 feet at Pascagoula, 26 feet at the Biloxi River at Wortham, and a report of 30 feet above sea level at Hancock County.

OBSERVATIONS

During the course of our site visit, we observed the following:

- Most of the debris was north of the foundation (Photographs 3 & 4);
- Most broken trees were broken to the south;
- The roof and end gables of the residence were located to the north of the foundation.
- Approximately 25% of the shingles on the roof were gone (Photograph 5). The shingles were missing near the edges of the roof;
- None of the roof deck was missing in areas not affected by the collapse of the perimeter walls.
- The walls below the ceiling line were destroyed.
- Abrasions located XXX above grade were observed on trees to the XX of the foundation.
- A high water mark was measured to be XX above grade XX feet from the foundation.

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- Boat was found in brush indicating surge (Photograph 6).
- There were several automobiles on the property but there was no evidence that they had moved from their pre-storm location.
- There was debris located in a tree approximately 300 yards west of the property (Photograph 7).
- There was no evidence of debris in trees in the immediate area.
- The structure was built in 2002. Mr. Brian lived there and also operated an automotive repair business at the premises.
- The property is somewhat isolated and has a neighbor to the south about 200 yards whose trailer was destroyed and a neighbor to the north on Ridge Road that was destroyed.

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ANALYSIS

The storm surge destroyed the residence. This was confirmed by the presence of the virtually intact roof located to the north of the foundation. The storm surge measured at a height of XXX feet caused a collapse of the walls and relocated the roof system to the north. Wind causes elements of a building to fail starting with the weakest, most exposed elements (typically the shingle roof surface and siding) and then moving to the stronger elements (building framing). The fact that few shingles were missing and no roof deck was missing confirms that damage to the residence was a result of storm surge and not of high winds.

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Deleted: The insured was not present for the inspection. The structure was built in 2002 and Mr. Brian lived there and also operated an automotive repair business at the premises. The property is somewhat isolated and has a neighbor to the south about 200 yards whose trailer was destroyed and a neighbor to the north on Ridge Road that was destroyed. There were several automobiles on the property but there was no evidence that they had moved from their pre-storm location.

The missing shingles of the residence were at a location where the wind acts with the most force. It is possible that the shingles and other non structural elements were damaged by the wind of the hurricane.

Deleted: There was no evidence of debris in trees in the immediate area. However, there was debris located in a tree approximately 300 yards west of the property (Photograph 7).

This report was prepared for the exclusive use of CGI Insurance Company-Littleton Group and was not intended for any other purpose. Our report was based on information made available to us at the time. Should additional information become available, we reserve the right to determine the impact, if any, the new information may have on our opinions and conclusions and to revise our opinions and conclusions if necessary and warranted. Photographs taken during our work are retained in our files and are available to you upon request. This report was prepared for our client's use, and we disavow any liability for use by others.

Deleted: Because of the conflict and/or lack of evidence, a determination of how much of the damage was done by the storm surge as opposed to the wind is not conclusive.¶

Thank you for allowing us to provide this service. If you have any questions or need additional assistance, please call.

Sincerely,

RIMKUS CONSULTING GROUP, INC.

Gary B. Hemphill, Ph.D., P.E.
Consultant

Lawrence L. Wedderstrand, P.E.
MS Reg. Eng. No. 16732
Consultant

Attachments: Photographs