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Certificate of Authorization No. EF-0001916

February 1, 2006

Attn: Large Loss Unit
Allstate Floridian
1 Magnum Pass
Mobile, AL 36618

Re: Claim No: 5113266679
Insured: Robert Weiss
Subject: Report of Findings
RCG File No: 79775

Dear Ms. Keisha Sneed:

Robert Weiss reported that on August 29, 2005, his residence was damaged as a result of Hurricane Katrina. The structure was located at 13 Treasure Isle in Slidell, LA.

Rimkus Consulting Group was retained on October 25, 2005, by Keisha Sneed of Allstate Insurance Company, to perform a structural evaluation and report of findings of the building. Mr. Jim Neva and Mr. Tao Xiong, under the responsible charge of Mr. Craig D. Rogers, P.E., performed an on-site inspection on November 8, 2005 to evaluate visibly existing conditions at the Weiss residence.

CONCLUSIONS

The following conclusions were made after our site visit and a review of the field notes and photographs. Our opinions are as follows:

1. The structure of the residence was destroyed and removed from its foundation by storm surge and wave action associated with Hurricane Katrina.

2. No direct evidence of wind damage to the subject structure remained. The extent of damages due to wind or wind driven rain that occurred prior to the storm surge could not be determined.

3. Complete reconstruction of the residence was required, as the only structural element remaining was the concrete slab foundation.

INTRODUCTION

According to published weather data, the highest wind gusts measured in southeastern Louisiana on August 29, 2005 were 114 mph at a CMAN station near Grand Isle, 114 at mid lake in Lake Pontchartrain, 101 mph at the southwest CMAN Station, 86 mph at the New Orleans Lakefront Airport, and 85 mph at NOAA Buoy 42007. The National Hurricane Center estimated that winds as high as 140 mph occurred near the point of landfall in Buras, Louisiana. The western eye wall passed just to the east of New Orleans. The National Hurricane Center estimated winds in excess of 100 mph throughout New Orleans. Wind field estimates from the Federal Emergency Management Administration (FEMA) indicated that the peak wind gust near the subject property were between 110 and 130 mph.

In southeastern Louisiana there were reported storm surges of 3.5 feet in Lake Maurepas, 6.8 feet in Mid Lake Pontchartrain, 8.0 feet near Port Fourchon, 12.0 feet near Grand Isle and 14.14 feet at Point a la Hache. Multiple failures of the New Orleans levee system caused many parts of the city to flood, with reported water depths from 0 to 20 feet immediately following the storm. Storm surge estimates from FEMA indicated the storm surge near the subject property was 14 feet above sea level.

OBSERVATIONS

The structure was a detached, two-story, single-family residence. The roof was covered with asphalt composition shingles. The residence was elevated approximately 12 feet above the ground and supported on concrete masonry unit (CMU) piers atop a concrete slab at grade foundation. The residence was reportedly constructed in 1991. For the purposes of this report, the front of the residence was referenced to face east, towards

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

- The structure had been razed. Only the foundation piers and slab remained. The concrete slab was covered in debris. The CMU foundation piers were overturned at the slab level. The piers were fully grouted and included steel reinforcement bars.

- Spalls and impact marks consistent with floating debris impacts were observed on several overturned foundation piers.

- Scouring of the soils was evident at the perimeter of the foundation. The property was bordered to the rear by Lake Pontchartrain.

- The photos provided by the insured depicted considerable glass windows within the upper portion of the residence.

- Because of the complete destruction of the structures, there was no direct evidence of wind damage to the structures. Evidence of possible wind damage to the structures prior to the arrival of the storm surge was based on the observations of nearby structures that survived the storm surge.

- Nearby residences that remained exhibited moderate to severe loss of roof coverings and exterior claddings. Moderate damage to roof framing was apparent at a nearby residence that remained generally intact.

- Floating debris was observed in the surrounding trees at a level approximately 10 feet above the ground.

ANALYSIS

The above-stated conditions and observations supported our conclusion that the structure of the residence was removed from its foundations by storm surge and wave action associated with Hurricane Katrina. The complete destruction and removal of debris was consistent with the result of damages due to storm surge. Nearby residences that remained intact exhibited the most severe damage to the lower portions of the buildings, with light to moderate damage to the roof framing and exterior claddings. This pattern of damage to the lower portions of the buildings was consistent with the effects of storm surge and associated wave action. Furthermore, the subject property was supported by steel reinforced CMU piers. The observed spalls and impact markings observed on several overturned foundation piers were the result of floating debris impacts. This indicated that the foundation piers did not collapse prior to the onset of the storm surge. The CMU piers were not able to withstand the lateral forces exherted by the storm surge and wave action. As a result there were no poritons of the structure that remained above grade. In contrast, most of the elevated structures that remained were supported by wood pile foundations, whose profiles created a lower lateral forces, and withstood the storm surge.

No direct evidence of wind damage to the subject structure remained. The extent of damages due to wind or wind driven rain that occurred prior to the storm surge could not be determined. Hurricane strength winds reached the site in advance of the storm surge. The possibility of damage caused by wind, windblown debris, or windblown rain prior to the destruction caused by the storm surge could not be ruled out. The most likely wind related damage that may have occurred prior to destruction by the storm surge included wetting of the interior beneath damaged vents in the roof; limited damage to roof framing or sheathing and appurtenances, particularly those items with south or east exposure; removal of roof shingles and rainwater intrusion; damage to exterior claddings (i.e. siding, fascia, soffit); and wetting of the interior near exterior doors or windows due to wind-blown rainwater intrusion. Evidence of damage caused by wind existed on a nearby structure that survived the storm surge, but because the subject property was completely destroyed and the debris moved offsite and mingled

with other debris by the storm surge, the extent of damage due to wind could not be determined. The wind-related damage on those nearby structures that survived the storm surge was generally limited to the loss of roof coverings, exterior claddings, and light to moderate roof framing and/or sheathing.

This report was prepared for the exclusive use of Allstate Insurance Company 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 by the discovery of additional information. Representative photographs are included with this report. Additional photographs taken during our work are retained in our files and are available to you upon request.

Should you have any questions about this report, please do not hesitate to call.

Sincerely,
RIMKUS CONSULTING GROUP, INC.

Jim Neva,
Consultant

Craig D. Rogers, P.E.
LA Reg. Eng. No. 29141
Senior Consultant

Attachments: Photographs

STATE OF LOUISIANA
CRAIG D. ROGERS
REG. No. 29141
REGISTERED
PROFESSIONAL ENGINEER
IN
CIVIL ENGINEERING

Digitally signed by Craig D. Rogers
DN: CN = Craig D. Rogers, C = US, O = Rimkus Consulting Group, Inc., OU = Lafayette Branch
Date: 2006.02.01 21:23:49 -06'00'