## **HURRICANES - WIND AND STORM SURGE RISKS**

NEE For building owners impacted by hurricanes, understanding the causes and sequence of damage involving wind and/or flood has significant implications regarding seeking public assistance funding and commercial insurance coverage and claims.

Multiple causes of damage are difficult to untangle, but a careful site investigation and structural analysis can provide insights for attributing damage to wind and/or water (flood). Mark Pierepiekarz, President and founder of MRP Engineering, investigated numerous distressed structures and performed root-cause analyses following the 2005 hurricane season.

In some instances, buildings exposed to strong winds may have had their exterior envelopes breached, allowing wind-driven rain to drench valuable contents and finishes, before flooding occurred. In other cases, storm surge flooding dominated the losses to buildings and contents. Consequently, properly attributing damage and assigning losses to wind and/or flooding are vitally important to fairly settling claims.

The following are examples of structures in Louisiana impacted by strong winds (and wind-driven rain) followed by storm surge flooding.

## MRP ENGINEERING SERVICES

MRP Engineering is a structural engineering firm which provides services involving pro-active risk analysis for natural hazards, damage investigation, and damage repair. We help clients protect their business operations from risks to physical assets resulting from the adverse impacts of earthquakes, hurricanes and other hazards. Our philosophy is to listen to your needs and then provide you with practical and cost-effective structural engineering-based risk reduction solutions.

