



Success Story: Helping Affinity Gaming Turn the Tables on a Flood Loss.

In March of 2019, heavy rains caused flooding and breached levees along the Missouri River. Affinity Gaming, with their St. Joseph Frontier Casino, in St. Joseph, MO, was no stranger to this type of event. The same location experienced a devastating loss during the floods of 2011, closing for 93 days and incurring over \$11 million in damages. This time, Affinity's Risk Manager was warned by the US Army Corps of Engineers that they should plan for catastrophic flooding beyond the levels experienced in 2011.

See How We Can Help

Jason Trahan, CPA, CFF, FCPA
jtrahan@disastersllc.com
214.563.7957

John Albrecht, CPA, CFF, FCPA
jalbrecht@disastersllc.com
713.515.1567



Expecting and preparing for the worst, Affinity contacted their Marsh Claims Advocate to see if Marsh could provide some preemptive assistance.

Through Marsh's collaborative relationship with Disaster Recovery Services, LLC (DRS), a full-service turnkey disaster recovery coordination and project management firm, Marsh was able to help. Less than 24 hours after the state gaming authorities decided to take the casino offline, DRS was able to have their Managed Vendor Partner, Cotton Global Disaster Solutions, pre-mobilized to the client site and ready to assist with water extraction and temporary power – both critical items for the casino.

Luckily, due to a successful waterway diversion implemented by the US Army Corps of Engineers,

area flooding did not reach the anticipated catastrophic heights but did reach levels similar to those in 2011. St. Joseph Frontier took on over 3 feet of water to the first floor of the land-based building which houses the bar, buffet, and ballroom. With Cotton pre-mobilized, they were positioned to begin remediation efforts as soon as the 'all clear' was given by the state gaming authorities. This enabled a quick transition over to construction crews for repairs and allowed the casino to reopen 31 days after the event.

DRS performed a critical function in coordinating with Affinity Gaming, Cotton, the Marsh Claims Advocate and Marsh's Forensic Accounting and Claims Services (Marsh FACS) practice to help ensure that information was being

cross-communicated to optimize any insurance claims calculations in support of financial and physical recovery. Affinity Gaming's proactive request for assistance, and Marsh's relationship with DRS provided St. Joseph's Frontier with access to qualified best-in-class disaster recovery vendors at pre-event pricing who were able to arrive on site in less than 24 hours, providing quality remediation assistance that contributed to a successful recovery.

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