

# *Surviving the Storm*

## A Guide to Hurricane Preparedness

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**Walls torn from concrete buildings, 15-foot trees ripped from the earth, 20-foot waves crashing to shore. The power of hurricanes is awesome. Hurricanes can spawn tornadoes. Floods and flash floods are generated by torrential rains that accompany hurricanes. Even more dangerous is the storm surge -- a dome of ocean water that, at its peak, can be 25 feet high and 50-100 miles wide. The surge can devastate coastal communities as it sweeps ashore.**

A hurricane is a tropical weather system with winds that have reached a sustained speed of 74 mph or more. Hurricane winds blow in a large spiral around a relatively calm center, known as the “eye.” The eye is generally 20-30 miles wide, and the storm may extend outward from it for 400 miles. As a hurricane approaches, the sky darkens and winds strengthen. As it nears land, it can bring torrential rains, high winds and storm surges. A hurricane can stretch the entire length of the eastern seaboard. The 74-160 mph winds can extend inland for hundreds of miles.

Hurricanes are classified into five categories according to wind velocity. Category 1 is the mildest, with winds from 74-95 mph. Category 5 is the strongest, with winds above 155 mph. August and September are the peak months of hurricane season, which lasts from June 1 to November 30. If you’re not already prepared, now is the time!

This year could be another busy hurricane season, according to the National Hurricane Center (NOAA). The historical review of Atlantic hurricanes suggests that a pattern exist with high storm frequencies, followed by periods of reduced storm development. The forecasters are predicting a period of elevated activity over the next 15 years, when annual storm counts will rise above the long-term average.

## ATLANTIC BASIN SEASONAL HURRICANE FORECAST FOR 2004

To view the entire article, including: EXTENDED RANGE FORECAST OF ATLANTIC SEASONAL HURRICANE ACTIVITY AND US LANDFALL STRIKE PROBABILITY FOR 2004, By William M. Gray<sup>1</sup> and Philip J. Klotzbach, with assistance from William Thorson<sup>3</sup>, Brad Bohlander and Thomas Milligan, click on the following link:  
<http://hurricane.atmos.colostate.edu/forecasts/2004/june2004/>

Forecast Parameter and 1950-2000 Climatology (in parentheses)	Issue Date 5 December 2003	Issue Date 2 April 2004	Issue Date 28 May 2004
Named Storms (NS) (9.6)	13	14	14
Named Storm Days (NSD) (49.1)	55	60	60
Hurricanes (H)(5.9)	7	8	8
Hurricane Days (HD)(24.5)	30	35	35
Intense Hurricanes (IH) (2.3)	3	3	3
Intense Hurricane Days (IHD)(5.0)	6	8	8
Hurricane Destruction Potential (HDP) (72.7)	85	100	100
Net Tropical Cyclone Activity (NTC)(100%)	125	145	145

### PROBABILITIES FOR AT LEAST ONE MAJOR (CATEGORY 3-4-5) HURRICANE LANDFALL ON EACH OF THE FOLLOWING COASTAL AREAS:

- 1) Entire U.S. coastline - 71% (average for last century is 52%)
- 2) U.S. East Coast Including the Florida Peninsula - 52% (average for last century is 31%)
- 3) Gulf Coast from the Florida Panhandle westward to Brownsville - 40% (average for last century is 30%)

"If this new period of increased landfalling storms is now with us, it could pose serious threats to safety and to property for the country," said William Gray, professor of atmospheric sciences at Colorado State University. Given the near-explosive population and developmental growth along sections of the U.S. Gulf and Atlantic coastal zones in recent decades, the implications of such a long-range outlook are grim, Gray states. With increasing storm frequencies come increasing threats to life and property, these hurricane-related property losses, in excess of \$1 billion, are becoming more and more frequent. In addition, repetitive storm impacts along

stretches of the U.S. shoreline during a period of increased tropical activity may exceed rates of natural recovery, especially in already stressed coastal zones, he predicts.

“... people know all too well that even without land-falling hurricanes, tropical storms can cause damage and death,” cautioned Max Mayfield, director of the NOAA National Hurricane Center in Miami, Fla. “Preparedness pays off in safety.”

History teaches that a lack of hurricane awareness and preparation are common threads among all major hurricane disasters. By knowing your vulnerability and what actions you should take, you can reduce the effects of a hurricane disaster. “Preparation through education is less costly than learning through tragedy,” says Mayfield. He further stated that “Preparedness is planning in advance by every city, every business, every family and every individual, and then putting those plans into action if a hurricane threatens landfall near you.”

Below is an excerpt from *Claims Magazine*'s October 1997 Top Story.

“As Georges headed away from Puerto Rico and Florida's governor declared a state of emergency, forcing evacuations of the Keys, many of the major U.S. carriers began to deploy catastrophe personnel across the southern coastal areas.

Chicago-based CNA began dispatching catastrophe claims professionals to Orlando as soon as Georges left the Dominican Republic behind. Many of them were later redeployed to Tallahassee and Pensacola, Fla., before ending up in Mobile, Ala. “Unfortunately, with a storm like that, you kind of have to follow it,” said Clark Walter, a spokesman for the company. “At one point, we were prepared to have it hit New Orleans point blank, but at the last moment it veered off.”

State Farm was expecting to augment its local force of 13,000 agents and agency staff members with 800 claims adjusters. “We try to get agents out there as fast as they can to see their policyholders and direct claims adjusters their way,” said Phil Supple, public affairs specialist for the company.”

Considering most insurers no longer have the resources to pull from, as they did in past years, due to restructuring, down sizing/right sizing, etc., what should you do to be prepared? Consider the following:

1. Make certain you are familiar with your companies Catastrophe Plan and review it with all personnel in your department.
2. If your company does not have adequate resources to handle the increase in claim volume, make certain you have agreements in place with your key vendors/business partners to cover such increases in volume. This is critical as when catastrophe strikes, telephones ring incessantly at insurance companies nationwide with individuals and businesses looking for relief and recovery. They are looking for you to deliver prompt and courteous resolutions.

You need to make certain your business partners are going to be responsive to both your

company and your clients. They need to align their services with yours. It is equally important to make certain your business partners are selecting the highest qualified personnel, whether staff or contract that will be a credit to your company.

Make certain the firm(s) you select has a plan that starts with tailoring their services to yours. That means you both need to learn as much as possible about how each other work and what your processes are. It is critical that your partner's services are seamless with yours. What ever the level of claim severity, however frequent or ferocious the storm, their team of professionals needs to be ready at a moments notice to fulfill your obligation.

3. Make certain that your partners already have a complete copy of your forms library. This will prevent them from having to unnecessarily bother your staff for this material at a time when they are already deluged with calls and requests from your clients.
4. If you already have CAT kits in storage, you should review the contents of each kit to ensure all of the contents (policy forms, required company forms, check stock, office equipment, etc.) are current and in good working order.
5. Make certain everyone in your department has clearly document instructions on how to help guide the insured once the disaster/catastrophe strikes. Below are some thoughts and suggestions in the event you do not have such a document already prepared:

## **INSTRUCTIONS TO PROVIDE TO POLICYHOLDERS**

### **If authorities call for you to evacuate the area:**

- Leave as soon as possible. Watch for flood conditions on roads and bridges.
- Secure your home or business, unplug appliances, and turn off electricity and the main water valve.
- If time permits, move furniture to protect it from possible flood conditions.
- Remember to take your emergency supplies.

### **After the hurricane passes:**

- Return home only if authorities deem it safe.
- Watch out for downed power lines and report any immediately to the power company, police, and fire departments.
- Enter your home carefully.
- Open windows and doors to facilitate ventilation.
- Check for gas leaks. If you smell gas or hear a blowing or hissing noise, leave the premises with the doors open and immediately call the gas company.
- Look for damage to the electrical system. If you see sparks or damaged wiring, turn off the electricity at the main fuse box.
- Check for sewage and water line damage. If there appears to be damage, call the water company and avoid using water or toilets until they arrive.
- Take pictures of the damage to help facilitate your insurance claim.

Below is also a link, that while specific to insurance Brokers, it is pertinent to all insurance personnel when it comes to being prepared for catastrophic events such as hurricanes.

<http://www.insurancejournal.com/magazines/southeast/2004/06/07/features/43385.htm?prin>

In the event you don't have your own Hurricane Tracking chart, below are links to blank charts, provided by the NOAA:

Full Atlantic: [www.nhc.noaa.gov/AT\\_Track\\_chart.pdf](http://www.nhc.noaa.gov/AT_Track_chart.pdf)

Eastern Pacific: [www.nhc.noaa.gov/EPAC\\_Track\\_chart.pdf](http://www.nhc.noaa.gov/EPAC_Track_chart.pdf)

Western Atlantic: [www.nhc.noaa.gov/AT\\_Track\\_chart2.pdf](http://www.nhc.noaa.gov/AT_Track_chart2.pdf)

Again, while hurricane season officially began June 1<sup>st</sup>, let's not get lulled into thinking it's going to be a calm year just because the season has been so mild. Historically, August and September are the months to recon with – let's all make sure we're prepared!