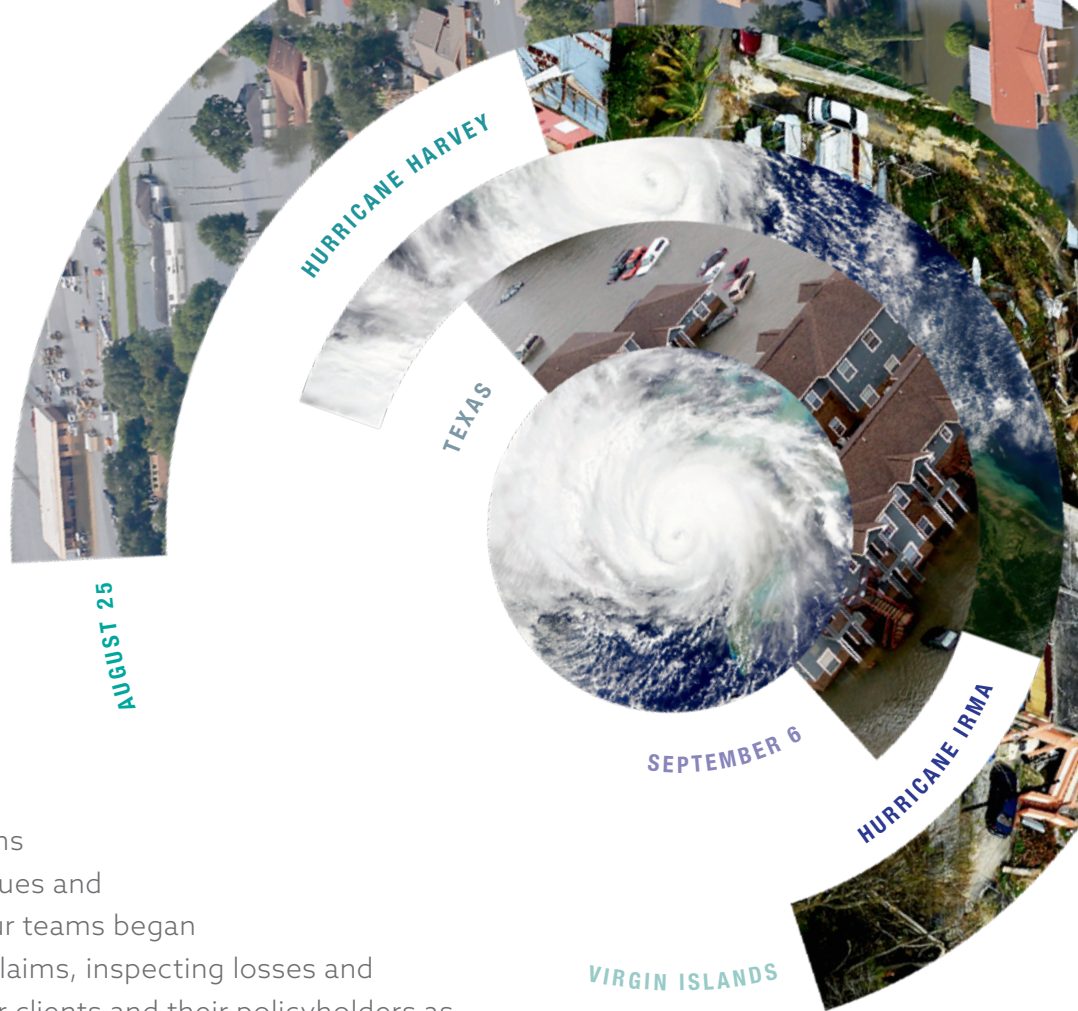


Three powerful hurricanes – one extraordinary team

BY **TOM SIMONCIC**

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Having three Category 4 hurricanes in a four-week period is unprecedented. But it happened. On August 25, Hurricane Harvey hit Texas, followed by Hurricane Irma in the Virgin Islands on September 6 and Florida on September 10, and then Hurricane Maria struck in the Caribbean on September 19. The number of lives disrupted was enormous and the damage to homes and businesses was massive.

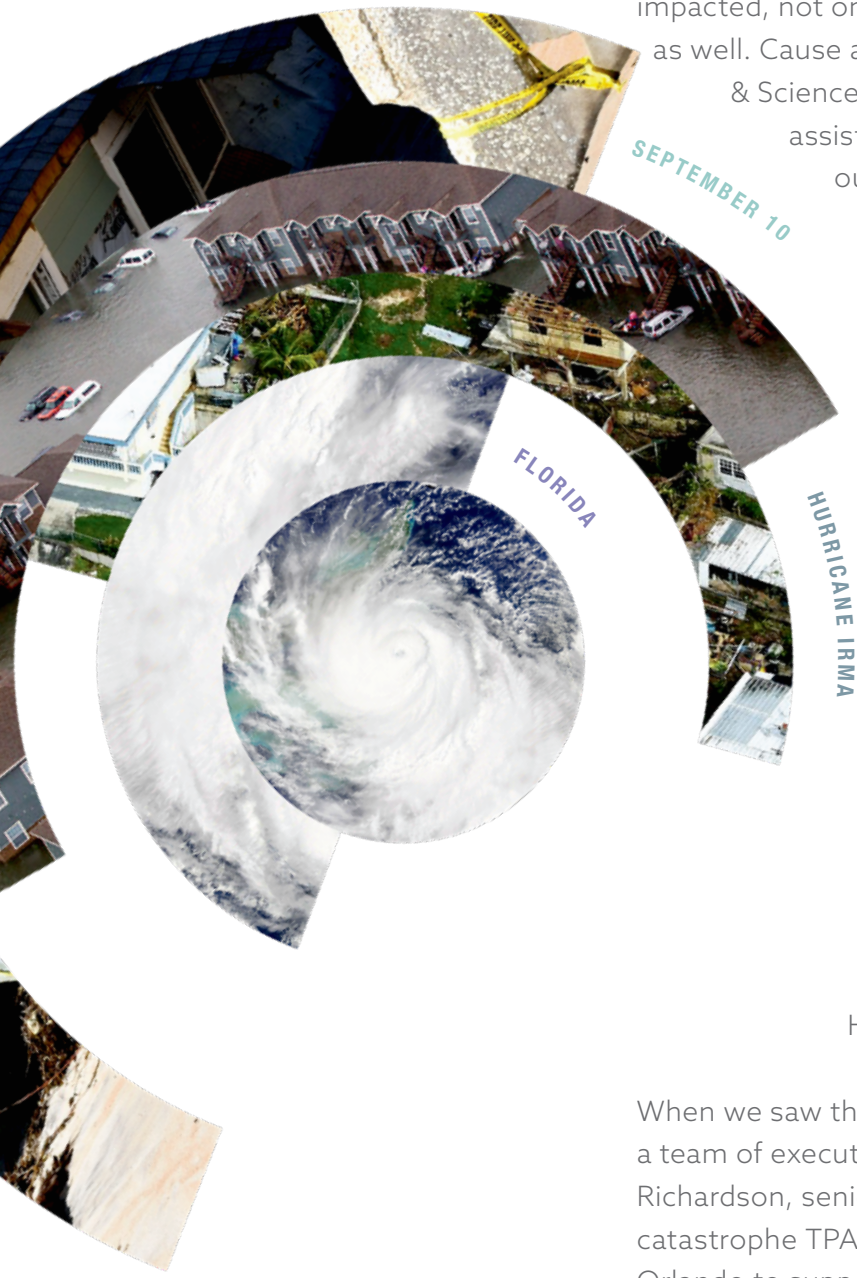


For Sedgwick, Vericclaim and CJW, these destructive storms impacted our clients, colleagues and offices in various regions. Our teams began responding to the property claims, inspecting losses and managing the process for our clients and their policyholders as each of the hurricanes devastated everything in their path.

What started with one adjuster to manage claims from Hurricane Harvey ballooned into an operation involving a group of more than 2,500 colleagues, associates and partners. We had to mobilize in a way that had never been done before. We leveraged all of our team's time, talent and capabilities to serve our clients and their customers in their time of need. We were able to put ourselves in a position to successfully provide the services and care that they needed.

The total number of claims for Sedgwick, Vericclaim and CJW from all three hurricanes combined is expected to exceed 25,000, with more than 200,000 locations to be addressed. Whether the risks involved Fortune 500 brands, chain restaurants, retail stores, habitational units, hospitals, manufacturers, small businesses, high-value homes, school districts, county and city buildings, or personal residences, each location required an inspection.





With the largest group of adjusters in the U.S., we have been able to draw colleagues from coast to coast to travel to the areas impacted, not only in the continental U.S., but in the Caribbean as well. Cause and origin experts from Unified Investigations & Sciences, and colleagues from Canada and Ireland also assisted with the process. We were able to call upon our international colleagues to supplement our adjusting staff and call center capabilities in the U.S. and Canada.

FOUR WEEKS – HUNDREDS OF CLAIMS

Immediately after Hurricane Harvey occurred, Randy Neal, senior vice president at Vericlim, accompanied by his seasoned staff, set up our national catastrophe operations center for field loss adjusting services in Dallas. People were stranded in their homes in Houston and the area around the office was flooded. This team began to manage the claims with our adjusters, supplemented by our outside catastrophe claims partners. Once the flood waters subsided about a week later, the national catastrophe operations center was moved to Houston and remains there today.

When we saw that Irma was a potential threat, we put together a team of executives and senior-level colleagues led by Scott Richardson, senior vice president at Vericlim, and built a catastrophe TPA claims center within 10 days with 130 people in Orlando to support CJW. This included setting up furniture and equipment, telephones and laptops, establishing work flows and sharing knowledge. The teamwork between our regular CJW staff and the CJW claims center has been exemplary. CJW, a subsidiary of Sedgwick, manages U.S. claims for carriers in the London market.

To oversee the quality control aspect of the claims process, our quality control center, led by national manager Barry Lorenz, was expanded and has been working around the clock since the beginning of Harvey.

When Hurricane Irma occurred and claims were starting to be reported, many of our colleagues in Florida did not have power. Adjusters in Orlando and Jacksonville had to drive somewhere that had power in order to assist our clients with claims while their own homes and lives were disrupted. Vericclaim Repair Solutions, our managed repair network, rose to the occasion and supported our efforts with facilities management.

AN IMMENSE LEVEL OF LOYALTY AND DEDICATION

To help respond to the large number of property claims, many colleagues changed part of their day-to-day responsibilities while others worked evenings and weekends. From assisting with claim intake and adjusting, to taking calls, managing resources, preparing reports, and purchasing computers, telephones and furniture, to teaching, supervising and mentoring, the list of what needed to be done was done. Only a company like Sedgwick, with resources unparalleled in the industry and a commitment to caring for others as its foundation, could create this formula for success.

Of course it's the adjusters, surveyors, cause and origin experts, administrators, technicians, accountants, programmers, engineers, forensic accountants, content specialists and other field representatives who are the real heroes during catastrophes of this magnitude. They are taking care of our clients and their customers who are dealing with unexpected losses. For these dedicated colleagues, the long days, horrendous working and living conditions, physically, mentally and emotionally draining activities are coupled with the sacrifice of being away from their homes and families. Our colleagues consistently worked 90+ hours a week, sun up to sun down and beyond to help our clients service their customers.

Through their innovation and hard work, our colleagues took unprecedented steps to provide extraordinary levels of service to our clients so that they could help their customers restore their lives, homes, businesses and communities. Today, our team continues to help manage the claims process for our clients and their policyholders with hurricane-related property losses.

LOOKING TO THE FUTURE

A weather pattern with multiple Category 4 hurricanes in August and September is not something you would expect to see. Comprehensive disaster plans can help businesses prepare, respond and reduce the potential ripple effect of weather-related disasters like these. Having the right pre- and post-catastrophe plans in place can help businesses build resilience. Advances on the horizon in pre-catastrophe predictive models and new technologies for post-disaster recoveries could provide critical advantages for insurers, adjusters, risk managers, corporations and brokers.

A [USA Today report](#)¹ provided some numbers showing the devastation these storms left behind.

- Hurricane Harvey (August 25-31) resulted in record flood levels for many residents – 6.9 million were inundated under 30 inches of rain, another 1.25 million received 45 inches, and another 11,000 had as much as 50 inches. The AccuWeather damages estimate is \$190 billion.
- Hurricane Irma (September 6-12) destroyed one quarter of the buildings on the Florida Keys. Irma maintained a maximum sustained wind of 187 mph for 37 hours and the estimated damages are \$64 billion-\$92 billion according to Moody's Analytics.
- Hurricane Maria (September 19-27) caused unprecedented devastation to Puerto Rico. Rainfall levels up to 7 inches caused flooding and mudslides. The estimate of insured losses is \$40-\$80 billion according to AIR Worldwide.



REFERENCE

¹ Rice, D., Sergeant, J., Petras, G., Loehrke, J. [2017 could tie record for billion-dollar disasters in a year. Here's why.](#) USA Today. October 18, 2017.