wick2 Our CAT team is on the ground in the mas assisting outclients by assessing their arty damage. The devastation witnessed is ult to process and our colleagues are on the nd working hard to help those impacted with ^ bassion. #caringcounts #hurricanedorian -7

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Hurricane Dorian up e: Baham is strawithyou adjusters on the islands and over to asymmetric alread Sedgwick global catastrophe team is here to help.

Caring continues in the Bahamas

CONTRIBUTORS:

LAURA DE SORDI Managing Director, Latin America and Caribbean, Sedgwick

ROB FOX Managing Director, Forensic Advisory Services, Sedgwick

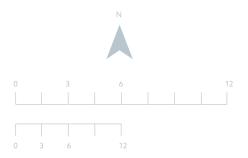
JOHN GRAGSON SVP, Catastrophe, Sedgwick

GAIL OLIVER SVP, Sales and Marketing, Property, Sedgwick In the days leading up to Hurricane Dorian's landfall, it felt like the entire world was holding its breath. Now, months after the storm slammed into the Bahamas, residents on the hard-hit islands of Great Abaco and Grand Bahama are still coping with the devastation. Thousands of people were left without a place to call home. Businesses that took years to build were destroyed in a matter of minutes. And we've all learned that the physical damage was only the beginning.

AN UNPRECEDENTED STORM

Even as Dorian spun for weeks at sea, people were preparing for its arrival. Original projections had the storm directly hitting Ft. Lauderdale, Florida, where residents, property owners and businesses braced for what was expected to be as bad as any U.S. landfall in history. When the storm turned north, the Bahamas became Dorian's new target.

We all watched news reports as, for more than two days, Dorian hovered over the islands. Powerful winds reaching 185 miles per hour threw cars and boats across the islands like children's toys. Storm surges tore off roofs and flooded buildings. Neighborhoods were covered with debris. Many island homes and properties were rendered uninhabitable. There was a daunting amount of work to do.



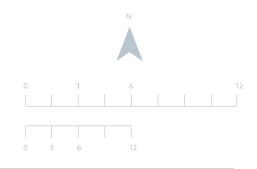


AFTERMATH

Within 48 hours after Dorian wreaked havoc across the Bahamas, a seven-member Sedgwick catastrophe response team arrived via helicopter on Great Abaco Island. As the team stepped out onto what was left of the tarmac and got a closer look at the damage, they felt their hearts grow heavy — there was no electric, no running water, no food resources. Rob Fox, managing director, forensic advisory services, explains, "Working in this field, you have to be prepared for plenty of unknowns. But it never gets easier to witness the devastation that follows a natural disaster." He would spend 26 of the next 31 days traveling between the islands with the team.

Over the next month, Rob and the response team served as boots on the ground. They facilitated communications with the outside world, handled claims and, most importantly, lent an ear and gave a voice to the people of the Bahamas. Many were still searching for their loved ones, while others mourned the loss of family members. The health, safety and well-being of those impacted became a critical part of the team's involvement after Dorian the mission was to offer support far beyond the normal claimshandling expectations.

Laura De Sordi, managing director, Latin America and Caribbean, recalled her team meeting just one of the many Bahamians who had experienced unimaginable heartbreak. In an effort to keep their children safe, he and his wife felt they had no choice but to split up and wait out the storm in their cars. Overcome with emotion, the man described watching, helplessly, as the forceful tides took his wife and son. His entire life, swept away. Beyond the property damage and loss, it's important to remember and address the mental, emotional and physical toll this type of exposure to a catastrophe can take on witnesses to and survivors of such trauma. While the physical damage can often be repaired, the emotional damage lasts long after the flood waters have receded.





Laura also spoke about the spirit of community between the residents of the Bahamas and those who had come to provide medical care and begin the laborious process of rebuilding. When a major hospital that had set up a clinic in Abaco was short a necessary generator, her team was happy to lend one of Sedgwick's so they could continue providing lifesaving support. Explaining how they'd brought sandwiches for refugees, she explained, "It might not sound like much, but it felt like the least we could do. It felt good to help."

The community had just experienced one of the worst hurricanes in documented history. While on the ground, the catastrophe response team worked to identify, deploy and manage repair services, partnering closely with insurance companies and property owners throughout the process. Using portable Wi-Fi devices, drones and help from a local resident with a boat who could transport them between the islands, the team was able to maintain clear and constant communication with key stakeholders and customize reports for clients. Bringing together multiple departments helped drive efficiency and improve operations.

THE WORK CONTINUES

Dorian may be out of the regular news cycle, but work to rebuild the Bahamas will continue. Sedgwick's catastrophe team reminds us all of the people who were impacted and the stories they shared taking care of people, after all, is at the heart of everything we do. Their stories are what keep us going — and why each of Sedgwick's 27,000 colleagues around the world stand behind our belief that **caring counts**[®].

