



AGENCY CATASTROPHE GUIDE

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FAIA's Statewide Plan

FAIA volunteers, staff, and state partners developed this plan, which is designed to coordinate and assist agents in their response to catastrophic events.

The state is divided into 15 catastrophe zones. Agents in those zones (zone coordinators) help with preparation in their zones and facilitate either incoming or outgoing assistance after a catastrophe. The zone coordinator will be in contact with FAIA senior staff and the zone coordinator of the adjacent area (Buddy Zone) to coordinate assistance.

The following plan of action will come into play when a named storm is within three days of landfall in Florida.

Three Days Before the Storm

FAIA staff will initiate contact with zone coordinators. Zone coordinators should be prepared to answer questions from media regarding how homeowners can prepare for a storm to mitigate property damage. This information is available on FAIA's website: www.faia.com/catguide

The top priority is getting company claim numbers to insureds via email. Additionally, post company claim and fax numbers on your agency's website, on social media, and even on your agency's front door. Remind your insureds that claim service is available 24 hours a day.

If an agency has not yet acquired at least 72 hours of disaster supplies, take immediate action to obtain:

- power generators/switching systems
- gas/diesel/propane
- cash (smaller bills)
- bottled/potable water
- ice
- nonperishable food products
- paper copies of loss claims forms

Two Days Before the Storm

Zone coordinators will contact FAIA for a list of people and businesses that have volunteered to help other agencies when the disaster strikes. Zone coordinators should work with FAIA to assist making travel and lodging arrangements for volunteers that are not in their area.

All zone coordinators in areas threatened by an impending storm should remain in contact with their agency's FAIA designated member advocate, who will be attending FAIA briefings. Zone coordinators should touch base with their local county emergency management directors to review how insurance teams can help during and after the impending disaster.

One Day Before the Storm

FAIA will send news releases to media in areas of anticipated storm impact, providing them with the names, phone numbers, and other contact information for the zone coordinators. Zone coordinators should be prepared to answer questions from the media about mitigating losses.

Develop an Agency Disaster Plan

The following is adapted from The Agents Council for Technology report, “Key Considerations in Disaster Planning & Management.”

- Have a team develop a disaster plan that assigns roles to each staff member. The plan should contain the specific triggers that, when met, will begin the plan’s implementation, i.e., 3 days out, 2 days out, etc. Each team should have a point person who reports to the agency’s president/CEO.
- Review and update the plan at least once a year. When a staff member leaves the agency’s employ, reassign his/her duties.
- Test and practice the disaster plan regularly.
- Reinforce the plan regularly in staff meetings.
- Prepare a list of employees and their contact information, and keep it updated.
- Develop and test a phone tree system to contact all employees before and after the disaster. Update the plan quarterly and prior to a pending event. Apps such as GroupMe, Slack, and Whatsapp can be used to connect teams and discussion groups.
- Investigate and document what services and/or consultants the agency will need to get business operations back up and running. Make a list of all vendors that can help you restore your computers, software, phone systems, phone and Internet lines, and any other systems. Protecting the security of vital agency information is critical.
- A hard copy of the disaster plan, including the employee list and carrier, vendor, and emergency numbers and contact information, should be kept in a designated place in the agency known by all employees. You may also want each employee to have a hard copy of the disaster plan at home.
- Pull a list of all active clients, which should include active policies with policy numbers, billing and issuing company, expiration date, and contact information. You may also find it helpful to have an expiration list of policies to be processed for the next six months.
- Consider an automated outward-bound calling service using “Robo Calling” technology. This service allows you to communicate with your policyholders before and after a catastrophe. If you plan to use such a service, set up the database and the likely script for the message in advance, plus any variations you may anticipate.
- Have a contingency plan for additional staff resources to relieve your regular staff after a hurricane, when the workload dramatically increases.
- Consider a financial disaster reserve to deal with the added costs the agency may encounter as well as the possible losses due to business interruptions.

Assess the Agency Plant

Assess the physical characteristics of the agency building or office before disaster strikes so you are prepared to serve clients in the days that follow.

- Identify areas most vulnerable to damage from a hurricane (wind, rain, rising water).
- Determine steps to minimize damage, such as shutters or pre-cut plywood sections for windows, sandbags around doorways, moving equipment to interior portions of the office, etc.
- Identify which items of equipment, furniture, records, and supplies could be moved to safer portions of the office or to off-premises locations.
- Consider the need to elevate certain items off the floor if rising water is a serious threat. Procure the equipment needed, such as blocks of wood or concrete blocks. Smaller items can be stored on desks, or in rest rooms (which are usually interior, windowless rooms).
- If not fully paperless, be prepared to protect and secure all files, manuals, and records. Tape cabinets and drawers shut.
- Cover all equipment, furniture, and file cabinets with plastic (such as Visqueen or garbage bags), and tape tightly. If you have computers or servers on the ground, elevate them to the tops of desks or other higher locations before leaving.
- Before hurricane season, identify promising temporary relocation sites and make contact with the owner or leasing agent so final arrangements can be made in short order after a storm if the need arises.
- Before leaving, unplug all electrical items and turn off breakers.

Prepare and Protect Technology

Protect Agency Data and Systems

- If your agency hosts its management system in-house, make sure you take a current snapshot of all systems and data. Copies of your data should be stored off-site in a secure way, and you must be able to access it from off-site. Contact your agency management system vendor to ensure you have remote access to your management system after a disaster (such as on a secure website) and to learn if you can restore your data in its cloud system.
- Make sure staff are assigned passwords and trained on accessing policyholder information remotely from this off-site source.
- Some off-site sources will perform authorized functions for the agency if the agency is unable to access its systems locally. These contingency arrangements should be established in advance so that the appropriate agreements can be put in place, covering such things as scope of the third party's authority to act on the agent's behalf, agency notification before certain actions are taken, and the privacy and security protections the third party will employ to safeguard client and agency information.
- If possible, load your management system on one or more office laptops since these are easier to power up or recharge than a desktop.
- For agencies with telecommuters located outside the expected disaster area, consider transferring some functions to them, including access to electronic data in the cloud and possible phone systems.
- Consider a relationship with a technology firm capable of providing the agency with emergency services such as a help desk, generators, on-site assistance, and equipment to help the agency get back up and running. This should be tested in advance and regularly reviewed, especially if electrical requirements change.

Protect Internet Access and Equipment

- If you use cloud-based systems, find out if there is a way you can gain access to them in the event you have no internet connection (i.e., load it on a laptop or stand-alone computer).
- If resources allow, consider having a redundant internet connection. For example, if you use DSL, get satellite, cable, or an internet wireless service. You should also explore hotspots. Vendors such as Verizon, AT&T, and Sprint often establish temporary towers after a storm, allowing these devices to work.
- If using hotspots, ensure your desktops (usually hardwired) have USB wireless adapters available to connect to Wi-Fi.
- Have a UPS (uninterruptible power supply) on all equipment. This not only allows a controlled shutdown, but also affords a conditioned electrical circuit when power is restored, through repair or a generator. Never connect a computer directly to a generator because of power fluctuations.
- Consider a UPS able to provide continuous power to a workstation for a minimum of 15 minutes and to servers for a minimum of 30 minutes. This will allow enough time to close files and turn off the systems, preventing data loss or corruption. Note: most UPS systems can connect with your network and include administration software that sends notifications, allows for the automatic closing of files and applications, and powers off the workstation/server, if power is lost for designated a period of time.
- UPS units should be tested at least quarterly. This is best performed when the workstations and servers are idle, allowing time for the UPS to recharge (end of business day or weekends). To test, remove the UPS input power plug from the electrical socket. Record the total time it takes for the UPS to quit supplying output power to the workstation/server. If the total time is not within your expectations, replace the UPS batteries or entire unit.

Ensure Access to Power

Purchase a generator that can run all mission critical equipment. Look into whole office generators. An alternative approach is to contract with a firm that will drop off and activate a generator in the event of a loss of power. The agency should have a high degree confidence that the vendor will perform as promised.

Considerations for Purchasing a Generator

- Size needed (kilowatt-hour power)
- Type (plug-in vs. hardwired)
- Fuel type (gas, diesel, natural gas)
- Rate of fuel usage
- Fuel storage/availability
- Maintenance supplies for extended use (engine oil, etc.)
- Security for the generator at night/after hours
- Back feed (generated electricity goes back into the feeder lines, endangering line crews)

Check the oil and fuel levels according to directions, at least once quarterly. Test the generator under an electrical load monthly to assure it is functioning properly and producing the appropriate electrical output (rather than just running the motor).

When running, ensure the generator is located outdoors and away from windows and doors, as fumes and carbon monoxide can be lethal. Also consider the impact of severe wind and rain on the generator.

Establish Alternate Communications

Landlines

- Understand that while the phone company's restoration procedures give priority to businesses like insurance agencies, for safety reasons, the phone company may need to restore service in a particular order to avoid dangerous spikes in power or additional outages.
- If your phone system is at risk to lose programmed data, follow the recommended back-up procedures for the system and store the back-up in both on-site and off-site locations.
- Know in advance how to switch your incoming telephone calls to another line, both from the switch in your office and remotely, via your telecommunications provider.
- Have the vendor who installed your phone system develop a crossover for your regular phones to an alternative phone line. Document and test it.
- Consider establishing a remote alternative telephone answering service (such as a call center or branch location). A remote call center service could handle the agency's calls after hours, as well as during emergencies. If authorized by the agency, these vendors can access to the agency's data to answer questions and provide referrals to carrier claims centers.
- Buy some inexpensive phones that you could use to bypass your phone system's master PBX in the event you get phone service before electric service. You should route an alternative phone line from where it enters the building directly to a phone jack, to which a simple phone set can be attached.

Cell Phones

- Cell phones may not be a reliable alternative system. Cell towers may be down, or the sheer volume of cell calls following a disaster may overwhelm the provider's system.
- Consider backup service from different mobile provider with a strong signal near your office in case your primary carrier is offline. Develop this resource well in advance of any catastrophe.

- Consider using a service that can re-route your main office numbers to cell phones in the event you lose your phone service.
- You should also look into cell tower repeaters from your cell provider. These devices act as mini cell towers and may assist your cell users if towers are down. Repeaters use your broadband to work.

Mobile Hotspot

Mobile hotspots are portable devices that use cellular data to access the Internet when there is no Wi-Fi available. While most phones now double as hotspots, a mobile hotspot has its own battery (leaving your phone operational for longer) and a stronger signal, so multiple devices can connect. Like phones, mobile hotspots require a data connection plan with a cellular service provider.

General

Make sure the staff handling calls have been given appropriate scripts and have the most up-to-date carrier claim phone numbers. Establish an escalation procedure, specifying when specific agency personnel should be contacted to respond.

Temporary Personnel Plan

Develop and maintain a list of people available for temporary work. Contact people on the list prior to a hurricane and arrange for their transportation to your office. The list should include each person's name, address, telephone number, and current place of employment. FAIA also serves as a clearinghouse for volunteers before and after the storm.

Part-time employment agencies are sometimes consulted for temporary help; however, former employees who are willing to work a week or two in an emergency situation are excellent for this job, as are relatives of current employees.

Consider preparing job description for volunteers before the catastrophe to cut down on the chaos.

Sample Job Descriptions

Communications/Volunteer Coordinator

- Helps customers who have a problem with their claim, need to drop off information for their adjuster, or need to set up an appointment with a company representative or adjuster.
- Directs the work of other temporary or volunteer employees.
- Helps resolve problems and conflicts.

Personal/Commercial CSR assistant

- Assists CSR with claims that were not filed directly with the carrier.
- Reconstructs data files if needed.
- Takes first notice of loss.
- Supervises donations by directing traffic to the storage room and organizing supplies.
- Relieves CSRs so they can attend to personal matters at home.
- Assists company representatives in issuing checks.

Front Desk/Receptionist

- Greets customers as they arrive and places them on the appropriate waiting list.
- Maintains a positive, cheerful attitude and helps create a sense of calm by acting professional at all times.
- Prepares waiting lists as follows:
 - a) **First notice of loss:** for customers who need to report their claim for the first time.
 - b) **Agency checks:** for customers who have already made their first report and need to see an agency claims representative for emergency money.
 - c) **Company checks or problems:** This waiting list will be based on which companies are physically in the building and writing advance checks. This will be determined at the time, and not all companies will be there at the same time. If the company is onsite writing checks, do not place insured on the waiting list for company checks; put the insured on the appropriate company waiting list.

Runner/General

- Copies, scans, or retrieves from system declaration pages.
- Retrieves and returns customer files (if they cannot be accessed online or are not scanned).
- Delivers messages.

Front Desk Runner

- Assists front desk personnel in directing customers to appropriate services.
- Takes customers to the claims-taking area and turns them over to the claims representative.
- Directs customers to appropriate company offices.
- Returns to the front desk and awaits instructions.

Preparing for and Managing Claims

Complete Company Catastrophe Information Forms

Each company has different claims information and catastrophe requirements. After a catastrophe, agents probably will have additional personnel handling claims and dealing with various carriers. The Insurance Company Catastrophe Information form (see Appendix) will help organize this information and make it easy to disseminate to the appropriate persons. In the absence of company instructions, use the same adjuster for catastrophes as you would for normal losses.

An Insurance Company Catastrophe Information form should be completed for each carrier prior to any catastrophe. Notice the “restrictions on binding authority” section. Most companies have certain restrictions on binding authority when a hurricane is approaching. Most suspend such authority altogether, some base those suspensions on distance of the storm from the coast in miles, and others refer to latitude and longitude. In some cases, pre-hurricane depressions, tropical storms, and waves are the determining factors. From an E&O standpoint, it is important for every employee to be familiar with this information prior to hurricane season.

Use a storm tracking chart (see Appendix) to indicate the point where binding authority is suspended for each individual carrier. This allows the agency to predict, for example, that if the hurricane continues at its current speed, binding authority for ABC Company will be suspended around 3:00 p.m. Wednesday. When circulated to all employees, this greatly reduces the chances of an E&O claim as a result of issuing a binder when authority to do so has been suspended.

Prepare and Educate Non-Claims Staff

Orient the non-claims staff to the most frequently asked questions following a catastrophe. The following list of topics should be reviewed with those who don't normally handle claims. Each agency should expand or change items on the list as the situation warrants.

- **Temporary Repairs:** If the damage is considered a covered loss (be careful of flood/rising water exclusion), nearly all policies pay for temporary repairs to protect insured property from further damage. Keep all receipts.
- **Debris Removal:** Removal of debris following a covered loss (be careful of flood/rising water exclusion) is covered, with certain dollar limits tied to the amount of insurance. Trees, at least, will be moved from the house into the yard, or may even be removed from the premises completely, under certain homeowner's policies and under certain conditions. (For example: ISO policies cover removal of trees if they are downed by a covered peril and damage a covered structure; trees merely blown down in the yard are generally not covered as property or eligible for debris removal.)
- **Additional Living Expenses:** Reasonable expenses are covered if the residence is made uninhabitable by direct damage from a covered peril. In the event of an evacuation ordered by a civil authority following damage in the area, additional living expenses are covered for up to two weeks. Keep receipts.

Post-Storm Claims Handling

Top Priority: get company claim numbers to insureds. (This should have occurred via email before the storm event.) Post company claim and fax numbers on your agency's website, on social media, and even on your agency's front door. Remind your insureds that claim service is available 24 hours a day.

While the responsibility for reporting claims has shifted to the company, not all claims will be reported directly to the company. The agency will still have many insureds who will contact them directly and expect to report the loss.

Many insureds will visit your office, particularly if local phone service is down. This can and will cause a great deal of disruption to the office. If the agency can convey the message that all claims will be handled on a priority basis with the most serious claims handled first, it will ease tensions. This message should also be distributed to the local media with a request for the public to remain calm and patient.

Setting and Managing Expectations

Upon first contact with the insured, take the time to explain any deductible clauses and ask the insured to arrange for any repairs necessary to protect the property. Point out that the reasonable cost of such repairs may be included in the claim. Encourage the insured to document all damage (take pictures and save samples of carpet, for example).

The FAIA Catastrophe Group recommends agents do not recommend contractors or repair shops, especially because many insurance companies use managed repair programs. Agent should make insureds aware of the dangers of hiring unlicensed or uninsured contractors and caution them against signing anything they don't understand or haven't read.

Explain to each claimant how losses will be adjusted and that there may be delays. If each client who reports a claim understands there are thousands of losses involved and the most seriously damaged property should and will have priority treatment, they will be less likely to become angry or complain if a delay occurs.

If a mortgage or loss payable clause applies, the loss draft will also include the name of the appropriate party. FHA regulations require inspection of the property before repairs are made in excess of \$1,000. In some instances (extreme damage), this may be required under any type of mortgage. In almost all cases, the mortgagee will require inspection of repairs before endorsement of the draft. To avoid confusion and misunderstandings, advise your insureds of this and tell them to contact the mortgagee if they have questions.

If damage to personal property is involved, each insured should be advised to request a separate draft for payment so proceeds won't be held up by a mortgage requirement on building damage.

Providing as much information as possible to the insured about reporting a loss and explaining the claim process, in the long run, will save time.

Loss Reporting

If your carrier requires you to do loss reporting, be certain ACORD Notice of Loss forms (see Appendix) are properly completed. Check each loss notice for completeness and accuracy before sending. One individual should be given responsibility for checking each form and authority to follow up with others to see that it is properly completed.

When completing the ACORD form, attention to detail is important. Show all coverages and form numbers. Be sure to include edition dates and all endorsement numbers. Many companies are using unrevised forms, and independent adjusters won't necessarily know which companies are using which forms.

If your agency is inundated with claims, use the Agents Memo of Loss short form (see Appendix). It can be completed quickly with minimal information needed to report the claim.

Since most claims are reported online or by phone, consider freeing up account managers to work directly with clients by designating staff solely to call in the claim or complete it online using the Memo of Loss and the insured's file.

If it is necessary to request emergency handling by the adjuster, ensure there is a clear and accurate explanation of why such action is necessary. For example, if an agent has a sincere and true hardship case, the ACORD form should be noted "hardship case" with an explanation attached. Use discretion, and only request emergency handling when necessary.

Prior to submitting, the person checking the loss forms should confirm each of the following:

- All information is legible.
- If not typed, forms are completed in ball point pen.
- The policy number is complete, including prefix, symbols, suffix, etc.
- The name on the loss notice is identical to the name on the policy.
- The description section provides as much detail as possible.
- If the loss involves some special company policy, a copy of the contract and copies of all pertinent forms are attached.

Consider implementing a key account claims procedure. Some agencies have select account managers and their producers proactively reach out to their key accounts, both personal and commercial lines. This can include personal visits, outbound calls, emails, and texts in the immediate aftermath of the storm.

Finally, mail and email a follow-up letter to the insured with each loss report. Often, in the wake of a hurricane, losses are overwhelming. A follow-up letter from the agency reassures the customer and provides a written review of the procedures outlined during an in-person or telephone conversation. (See sample letter in Appendix).

Establish a Separate Claims File

A separate file (or directory folder) for catastrophe claims could be of great value in following up on loss reports and in tabulating loss experience. Always retain copies of the ACORD Notice of Loss form (see Appendix) for the agency.

An agency may find it necessary to substantiate the forms for company loss and contingency purposes. Agency agreements vary by carrier, but many will include a stop loss for single occurrences in determining agency profitability.

Even in the absence of such an arrangement, the agency should document those claims resulting from a catastrophe for future company negotiations and relations. The Catastrophe Claims Log (see Appendix) may be used for this purpose. Maintain a separate claims log for each carrier.

Working with the Media

After the media finish describing the destruction wrought by a catastrophe and its impact on the residents and the businesses in the area, they will ask, “What will be done to restore things?”

That’s when reporters begin searching for insurance sources. The reporters involved may never have produced an insurance story before and, therefore, have no established contacts.

These reporters face obstacles trying to write a good catastrophe story under deadline pressure. They have to find a qualified, competent, and articulate source, they may not know what questions to ask, and they must ensure the source is credible.

Industry Response

Several groups, including FAIA, The Florida Insurance Council, and the Insurance Information Institute, act as statewide insurance sources for Florida media outlets. These groups are in contact with one another prior to a hurricane strike or following any catastrophe. They share information and coordinate their activities.

Fundamentally, it is their task to work with the media so agents can attend to the needs of their clients. The media will already have received news releases explaining catastrophe coverages and procedures. When a hurricane is on its way, they will get additional material. And when the storm has done its damage, these groups will coordinate with the media.

The main reason for this centralized response is uniformity. It frustrates and impedes the media to have varying numbers or conflicting advice floating around. It’s also poor industry public relations to swamp the media with uncoordinated calls.

Nevertheless, agents will be called. Industry news releases may not have gotten to the reporter assigned the story, and local media want local sources, and properly so. A local agent can provide important perspectives on what’s happening. Proactively, you may want to assign a spokesperson to receive all media requests.

Questions Reporters Could Ask

- Where are emergency claim centers?
- Who should be called?
- How must property be protected from further damage?
- What records will be needed?

Even if the reporter doesn’t ask for the information, make sure you communicate the importance of remaining calm and patience. Assure the reporter that insureds claims will be handled on a priority basis—with the most serious claims handled first—as quickly as possible. Information such as websites and telephone numbers for claim information should be included in all media releases.

Tips for Working with the Media

There are no hard and fast rules for talking with reporters. The reporter and situation will vary enough to create multiple exceptions to nearly all rules. Here are a few tips, however:

- Be honest and direct. Reporters appreciate those who help them prepare a good story.

- If you don't know the answer to a question, say so. Don't try to fudge if you are not 100 percent certain.
- Agents should not try to sell a reporter on their point of view. Help the reporter get his/her story.
- Remember and respect the reporter's deadline.
- Treat each reporter as an individual. Bad experiences with other journalists don't count.
- Media relations are "win some, lose some" propositions.

Some reporters will be new to insurance coverage and may not know what questions to ask. That's a wonderful time to be helpful. Try to learn what the reporter's assignment is and explain the insurance angles that might fit.

Agency Disaster Supply Checklists

First Aid, Safety, and Hygiene Supplies

- First-aid kit
- Stress-reliever medications (antacids, anti-diarrheal, etc.)
- Pain-reliever medications (aspirin, acetaminophen, etc.)
- Bug spray and wipes
- Anti-itch cream
- Adequate supply of personal medication (for each staff person)
- Hand sanitizer gel and wipes
- Wet wipes
- Toilet paper
- Diapers/related supplies
- Personal hygiene supplies

Office Supplies

- Staples
- Tape
- Pens
- Stamps
- File folders
- Claims supplies
- ACORD Notice of Loss forms
- Agent Memo of Loss forms
- Sample Coverage Forms (for adjusters)
- Notice of Loss acknowledgement cards
- City maps (for adjusters)

Shelter Supplies

- Alternate supply source (such as generator)
- Lanterns (LEDs are best, with no heat and low battery consumption)
- Batteries (especially Ds) and bulbs
- Flashlights
- Small LED desk lamps or individual head lamps
- Crank or battery-operated radio
- Fans (look for battery powered)
- Candles
- Cans of “Fix-a-flat”
- Duct tape and/or other heavy-duty tape
- Extension cords (regular and phone cords and couplers)
- Fire extinguisher
- Gas/fuel for generators and lanterns (if not battery operated)
- Manual phones that require no power to operate
- Matches/lighters
- Plastic/Visqueen/large garbage bags

- Tarps
- Trash can bags

Food and Beverages

- Non-perishable food (canned or dried, including granola bars, nuts, raisins, pretzels, dried fruit, peanut butter, crackers, jerky, etc.)
- Bottled water, instant coffee, sweetener, non-dairy creamer, tea, juice, soft drinks
- Coolers, ice
- Manual can opener
- Eating and cooking utensils
- Paper products such as plates, bowls, cups, napkins, and paper towels

A Special Note About Cash

Post disaster, the agency will need a supply of cash (smaller bills) with which to purchase necessary items for continued operations, because it's likely that some banks will be closed and many ATMs will be out of service in the days following the storm.

Cash will need to be available for the staff, also. They will be buying gas, food, and other necessities to keep themselves and their families going while they put in long hours at the agency. Consider this in terms of payroll.

Cash flow to the agency may virtually stop for several weeks, if not longer. New business will probably be reduced to a trickle. Be prepared.

Before You Leave the Office...

Before you leave the office, gather your staff and ask the following questions. Answers to all should be "yes."

- Are all permissible binders entered and submitted to the company?
- Are all permissible policies entered and submitted to the company?
- Are all desks, tables, etc. cleared?
- Are kitchen supplies adequate?
- Are arrangements made for personnel to get to the office, and are they aware of alternate routes if the main arteries are blocked?
- Is the receptionist informed about the routing of calls upon return to the office?
- Are all necessary claims forms in order and easily accessible? (Print forms normally completed and/or filed electronically.)
- Has every measure been taken to protect the agency against damage?
- Are all personnel informed of their duties when they return?
- Do you have a list of records you were working on, to pull after hurricane reporting is complete?

Add other items specific to your workplace.

Appendix

- Agent's Memo of Loss
- Sample Letter to Insureds
- Insurance Company Catastrophe Information Form
- Claims Log
- ACORD Property Loss Notice
- Atlantic Basin Hurricane Tracking Chart

Agents Memo of Loss

Business: _____

Insured: _____

Property address: _____

Mailing address (if different): _____

Home phone: _____ Business phone: _____ Cell phone: _____

Type of loss (wind, hail, explosion, etc.): _____

Date and time of loss: _____ Loss estimate: _____

Brief description of damaged and property involved

Other insurance: (list agency, policy no., companies, amount)

If emergency handling is requested, explain hardship:

CHECK!

Did you review the following instructions and information with the insured?

- To prevent further damage, have temporary repairs made and keep records of costs.
- Most adjusters are qualified and authorized to prepare their own estimates of routine storm damage. However, if the damage is severe, or if the insured prefers, he may obtain a detailed estimate from a contractor of his choice and hold it for the adjuster.
- Advise insured if a deductible is applicable.
- Advise insured that additional adjusters are on the way and adequate facilities will be available. Severe losses causing hardship will receive first attention.
- In case any questions regarding the claim arise, the insured should not hesitate to contact the agent.

Reported by: _____ Report taken by: _____ Date _____ Time _____

Sample Post-Loss Letter or Email to Insureds

Following is language for a suggested letter for agents to send to an insured after receipt of a catastrophe loss report. It should be prepared on the agency's letterhead.

Dear (Customer):

The report of damage to your property caused by the hurricane is acknowledged. We have forwarded the necessary written report to (name of adjusting organization, address and phone number) and a representative will contact you as soon as possible.

You should arrange for temporary repairs needed to protect your property from further damage. The bill for any such necessary repairs should be held by you pending arrival of the adjuster and the cost will be included in your claim. Contractors' estimates for permanent repairs may not be necessary unless there is extensive damage, since the adjuster can make estimates using prevailing cost figures of local contractors and repair shops. It is, of course, your privilege to obtain detailed estimates from a contractor of your choice before settling the loss. We feel, however, that the adjuster is capable of arriving at a fair settlement and also think this procedure will expedite loss settlements. If you do secure estimates, please hold them for the adjuster.

In a catastrophe such as this, the facilities of all insurance companies are taxed to an unusual degree because of the thousands of losses that have suddenly occurred. The companies this agency represents have augmented their local facilities by bringing in adjusters from other parts of the country to expedite loss adjustment work. Your loss will receive attention as soon as possible.

Your understanding and cooperation in this trying situation is greatly appreciated. Do not hesitate to get in touch with us about any questions concerning your loss.

Sincerely,

(Agent signature)

Insurance Company Catastrophe Information Form

Company Name:

Company Address:

Company Claims Phone Number (for insureds):

Company Claims Website:

Company Claims Email Address (if applicable):

Dedicated Phone Number for Agents (if applicable):

Emergency Number:

Claims Manager:

Property Adjuster (Staff):

Automobile Adjuster (Staff):

Workers' Comp. Adjuster (Staff):

Marketing Rep:

Adjusting Company (Local):

Adjusting Company Address:

Hurricane Binding Authority:

Limitation or Suspension:

Other Information:

Prepared by the Florida Association of Insurance Agents



PROPERTY LOSS NOTICE

DATE (MM/DD/YYYY)

AGENCY	INSURED LOCATION CODE	DATE OF LOSS AND TIME	AM
			PM
PROPERTY / HOME POLICY			
CARRIER			NAIC CODE
CONTACT NAME:	POLICY NUMBER	LINE OF BUSINESS	
PHONE (A/C. No. Ext):			
FAX (A/C. No.):	FLOOD POLICY		
E-MAIL ADDRESS:	CARRIER	NAIC CODE	
CODE:	SUBCODE:		
AGENCY CUSTOMER ID:	POLICY NUMBER		
WIND POLICY			
CARRIER			NAIC CODE
POLICY NUMBER			

INSURED

NAME OF INSURED (First, Middle, Last)			INSURED'S MAILING ADDRESS		
DATE OF BIRTH	FEIN (if applicable)	MARITAL STATUS / CIVIL UNION (if applicable)			
PRIMARY PHONE # <input type="checkbox"/> HOME <input type="checkbox"/> BUS <input type="checkbox"/> CELL	SECONDARY PHONE # <input type="checkbox"/> HOME <input type="checkbox"/> BUS <input type="checkbox"/> CELL		PRIMARY E-MAIL ADDRESS:		
			SECONDARY E-MAIL ADDRESS:		
NAME OF SPOUSE (First, Middle, Last) (if applicable)			SPOUSE'S MAILING ADDRESS (if applicable)		
DATE OF BIRTH	FEIN (if applicable)	MARITAL STATUS / CIVIL UNION (if applicable)			
PRIMARY PHONE # <input type="checkbox"/> HOME <input type="checkbox"/> BUS <input type="checkbox"/> CELL	SECONDARY PHONE # <input type="checkbox"/> HOME <input type="checkbox"/> BUS <input type="checkbox"/> CELL		PRIMARY E-MAIL ADDRESS:		
			SECONDARY E-MAIL ADDRESS:		

CONTACT

CONTACT INSURED					
NAME OF CONTACT (First, Middle, Last)			CONTACT'S MAILING ADDRESS		
PRIMARY PHONE # <input type="checkbox"/> HOME <input type="checkbox"/> BUS <input type="checkbox"/> CELL	SECONDARY PHONE # <input type="checkbox"/> HOME <input type="checkbox"/> BUS <input type="checkbox"/> CELL				
WHEN TO CONTACT			PRIMARY E-MAIL ADDRESS:		
			SECONDARY E-MAIL ADDRESS:		

LOSS

LOCATION OF LOSS		POLICE OR FIRE DEPARTMENT CONTACTED			
STREET:					
CITY, STATE, ZIP:		REPORT NUMBER			
COUNTRY:					
DESCRIBE LOCATION OF LOSS IF NOT AT SPECIFIC STREET ADDRESS:					
KIND OF LOSS	<input type="checkbox"/> FIRE	<input type="checkbox"/> LIGHTNING	<input type="checkbox"/> FLOOD	<input type="checkbox"/>	PROBABLE AMOUNT ENTIRE LOSS
	<input type="checkbox"/> THEFT	<input type="checkbox"/> HAIL	<input type="checkbox"/> WIND		
DESCRIPTION OF LOSS & DAMAGE (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)					
REPORTED BY			REPORTED TO		

REMARKS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Applicable in Alabama: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines, or confinement in prison, or any combination thereof.

Applicable in Alaska: A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

Applicable in Arizona: For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

Applicable in Arkansas: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Applicable in California: For your protection California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Applicable in Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable for insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Applicable in Delaware: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

Applicable in the District of Columbia: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Applicable in Florida: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Applicable in Hawaii: Any person who intentionally or knowingly misrepresents or conceals material facts, opinions, intention, or law to obtain or attempt to obtain coverage, benefits, recovery, or compensation commits the offense of insurance fraud which is a crime punishable by fines or imprisonment or both.

Applicable in Idaho: Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement containing any false, incomplete or misleading information is guilty of a felony.

Applicable in Indiana: A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

Applicable in Kansas: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

Applicable in Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Applicable in Louisiana: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Applicable in Maine: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or denial of insurance benefits.

Applicable in Maryland: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Applicable in Michigan: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Applicable in Minnesota: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

Applicable in Nevada: Pursuant to NRS 686A.291, any person who knowingly and willfully files a statement of claim that contains any false, incomplete or misleading information concerning a material fact is guilty of a category D felony.

Applicable in New Hampshire: Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud as provided in RSA 638:20.

Applicable in New Jersey: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

Applicable in New Mexico: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

Applicable in New York: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Applicable in Ohio: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Applicable in Oklahoma: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Applicable in Oregon: Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in Pennsylvania: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Applicable in Puerto Rico: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

Applicable in Rhode Island: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Applicable in Tennessee: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Applicable in Texas: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Applicable in Virginia: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Applicable in Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Applicable in West Virginia: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

