“What Do You Say to Someone Who Has Lost Everything?”

U.S. Tornado Averages by Month 1991-2020

Tornado Time of Occurrence - Tornado Alley
(TX, OK, KS, MO, IA, NE, SD)

Tornado Time of Occurrence - Dixie Alley
(AA, AR, MS, AL, TN, GA)

Average Annual Number of Tornadoes
Averaging Period: 1991 - 2019

Average Annual Number of EF3-EF5 Tornadoes
Our Conversation today is not about the Statistics or Technology, it is about this guy. His day started like any other day throughout the country. He Got Up!
He sent his children off to school

He went to work

Or headed out for the day

Then it started

Storms start to build
Weather Alerts Start Coming In

More Alerts Interrupt Programming

Storm Chasers Start Filing Reports and the Storm Becomes a Media Event

Reports Start Coming In

“Funnels on the Ground!!!”
As quickly as it started it is all over!
People Start Emerging from their Homes and Shelters

Shock Starts to Set In
This is when people are most vulnerable to serious injury or worst

It is only natural to try to salvage your belongings
Civil Authorities Respond and Start Securing the Area

Search and Rescue Takes Over

The Injured are Removed from the Debris while Homeowners are told to leave the Area

Utility Crews Secure the Area

Catastrophe Claims Services are mobilized by all Insurance Carriers. It will take 24 to 48 Hours to set up and get adjusters into the field.

This 24 to 48 Hour Gap can be the most frustrating part of a client’s experience in the aftermath of a Catastrophic Loss.
Once the Effected Area is Secured, Homeowners are allowed Back into the Area to Check on their Homes and Property

This is also when Insurance Adjustors and Agents start gaining access to the Affected Area

- Make Contact with Clients
- Assess the Degree of Damage
- Arrange for Temporary Lodging
- Replace Vehicles
- Deliver Emergency Funds to Start the Recovery Process

What do people want to know?

“Will I Be OK?”

When a Person has Lost Everything, any Reassurance that Everything is Going to be OK is Important

Their Loss is the Only Thing on their Mind!!!
Progression of Conversation

- People want to tell their story
- They want to be reassured that everything is going to be OK
- Then they start asking questions about Insurance Coverages
- This is when they start being anxious about the entire claims process

Let Them Tell Their Story!!!

“Am I Going To Be OK?”

“Will My Insurance Cover This?”

What Can You Say?

- Give them an overview of the claims process.
- Make sure that they turn in the claim.
- Coverage has to be determined by the Claims Adjuster.
- Save their receipts.
- Write down their Questions

What Can You Say?

- Provide information about available Services and Support.
- Provide Claims Contact Information
- Secure undamaged property as long as it is safe
- Start Making a list of damaged property
Tasking the Client is Critical

- It gives them a sense of control
- Focusing on the inventory list reduces anxiety because it fills the time between the event and the time that they start working with the Claims Adjustor
- It starts the process of returning to normal

People Remember the Big Stuff in the Living Room

But they forget the small things

Bed Room

The Big Items are easy to remember
But it's easy to forget about the Stuff in the Drawers and Closets

Outdoor Furniture, Grills and Playground Equipment

Garages and Workshops

Holiday Decorations

Treasures in the Attic
Walking up and down the aisles at the Department Store

Organizing an Agent Catastrophe Response Team

Coordinating an Action Plan with:
- Your Company
- Your Claims Department
- Local Agents

All parties must understand that the Agent Catastrophe Team is “Filling the Gap” between the “Climatic Event” and the arrival of the Insurance Company’s Claims Team

Agents should organize prior to Tornado Season

Coordination between Claims, Management and Agent Core has got to be established.

Once an event has occurred have a Pre-Deployment Procedures Meeting with Claims Department and Team Leaders
During the Pre-Deployment Meeting:

- Establish Geographic Deployment strategy
- Assign Team Entry Points
- Distribute Supplies
- Go over the “Do’s and Don’ts of Client Communication”
- Media Contract Protocol
- Team Safety Rules
- If acting in a “Property Damage Triage Capacity” go over the evaluation criteria

Communicate with everyone regardless of the company they have insurance with.

Agent Teams go into the Field

Deployment Preparation
Identifying property location helps the Claims Adjustors Locate the Insured Property

2 Things the Media Will Always Ask
• How many claims?
• How much $$$ will this event cost?

What can we tell the Media
• It will take several days for us to determine the extent of damage
• Contact your company’s Spokesperson
• Provide location of Customer Care locations

Once Claims Adjustors contact is Established
Agent Catastrophe Team is done

At The End Of The Day It Is All About Taking Care Of Our People