



An Insurance Agency's Diary: Countdown to Hurricane Irene

By Dawn Speros, Gowrie Group Marine Insurance Senior Consultant

Insurance doesn't matter, until it does. And before a hurricane is one of those times when everyone starts to think about their insurance. The other time is when they have a claim. Gowrie Group, Connecticut and Rhode Island's largest and most prestigious independent insurance agency, recounts their experience in the days before and after Hurricane Irene as they help thousands of clients in the track of Hurricane Irene prepare for the storm and recover and report claims in the aftermath.

Tuesday August 23, 2011 - morning: The calls began in the morning as the track of Hurricane Irene started to aim more clearly at the East Coast. Our clients were starting to get nervous. The questions varied from insurance specific, to billing, to meteorological:

- *"Is my policy active and paid up to date?"*
- *"Do you think it is going to hit us?"*
- *"Should I haul my boat?"*
- *"Do I need to buy a generator?"*
- *"What is my business interruption coverage?"*
- *"Do we need to pull the docks at our yacht club?"*

Tuesday August 23 - afternoon: All eyes were on the storm. We sent out an email to all of our clients, directing them to the Gowrie Group [Storm Center Website](#) to find detailed information on how best to protect their boats, homes, businesses, marinas and yacht clubs. The Storm Center also provides live tracking links, preparation videos, step-by-step guide for making a disaster supply kit, and instructions on how to report a claim. We put up an alert message on www.gowrie.com directing all traffic to our Storm Center.

Wednesday August 24: The volume of phone calls into the office really started to pick up. Our team was responding to and initiating 100's of calls and emails. Communication came into us in all formats and at a frequency that we have never seen before: direct into our 800-number, direct to account managers, direct to our sales team, faxes, emails, text messages, walk-ins, and more. Our clients started to actively prepare. Many of our boat and yacht clients took advantage of the Hurricane Haul Out provision in their policies, whereby the carrier reimburses the client for a portion of the haul out cost. The question many of our boat owning clients faced was to haul or not to haul their boat. As agents we cannot recommend to our clients to do either, but only to remind them that due diligence is critical and expected for both their vessel preparation and vessels around them. As the marinas and waiting lists began to fill, our clients were becoming aware that waiting it out until the last minute to decide was not a good option.

Thursday August 25: By mid-day most insurance companies issued binding moratoriums in all coastal states of the entire east coast. That means that we are not allowed to sell new insurance policies to clients, we can't reinstate cancelled policies, and we can't make policy changes that request additional coverage. Clients continued to focus on preparation activities. Those who decided not to haul their boats put on additional lines, fenders, and chafe gear, and began the removal of sails and canvas. We called on our business clients and reminded them to review and update their disaster recovery plans. The communication volume into our office continued to escalate, with our front desk Communication Specialist fielding 1015 calls, 3x that of an average day. The entire Gowrie Group team of 120+ employees was working on overdrive, from responding to client emails before sunrise to answering voicemails and text messages long after the close of business. Everyone was focused on helping our clients feel calm, protected, and prepared.

Friday August 26: Prior to closing up shop on the evening of the 26th, we reminded our clients on how to report claims and provided them with the direct claims hotlines to the 50+ insurance companies that we work with. We advise our clients to report their claims directly to the insurance companies in the case of a catastrophic event because that is the fastest way to start the claims process. After the claim is reported, we work directly with our clients every step of the way until the claim is fairly, and quickly, resolved. Towards the end of the day our management team sent out an email to all staff which detailed our company's disaster recovery plan, reminded us to stay safe, and told us to be poised for action as soon as the storm passed. Over the course of this week leading up to Irene we had spoken to more than 2000 clients by phone, responded to hundreds of inbound emails, and communicated with all our clients via outbound email blasts.

Saturday August 27: Ongoing communication continued with many clients throughout the day on Saturday, as the Gowrie team answered remaining questions and calmed the nerves of boat and property owners in the direct track of Hurricane Irene. Throughout the day we vigilantly monitored the track of Irene via web and email.

Sunday August 28: While Irene's winds were not as strong as originally forecast, the tropical storm winds, high storm surge, and heavy rains caused damage far and wide. As we all know, millions lost power, homes and businesses were flooded, marinas and yacht clubs were severely damaged, the flooding in VT was catastrophic, and the list goes on. Regardless, by noon on Sunday, the Gowrie team was activated according to plan and talking to clients and fielding claims reports by cell phone. The Gowrie offices also lost grid-power, phone lines, and broadband internet, but we were prepared for this. The main generators were started, back-up generators were wheeled in, the phone lines were forwarded to our off-site 24/7 Customer Service answering operation, phone trees were put into action – all according to our Disaster Recovery Plan.

Monday August 29: We reported in first thing Monday to begin taking claims reports, dispatching surveyors and adjusters, and advising our clients on how best to recover from the damages they sustained. While our offices did not have power or cable internet; multiple generators, charged cell phones, laptops, and a T-1 line enabled us to act and get the job done. We forged forward together as a team, with the sole focus of service. We sent out a text based email to all our clients with directions on how to report their claims and included the direct claims reporting phone numbers. Our message was short and text based because we knew most affected clients would be reading the message on cell phones, if at all. We reiterated the claims reporting information in the alert-message on our website. We reached out to clients of all types throughout the day – marina owners, yacht clubs, boat owners, home owners, business owners – to see how they fared and to ask if they needed our assistance. For those clients that sustained damage, we put on our Gowrie hats and headed out to help them assess the situation and report their claims.

Tuesday August 30: We continued to work around the clock talking to clients, reporting claims, coordinating adjusters, and visiting clients in person. We added an additional generator at our primary office to enable our team to work more efficiently.

Wednesday August 31: Our offices got back power, internet, and phone lines! We sent out another text based email to our clients because we knew many people might not have received the original claims reporting email we sent out on Monday. Before we got back our power and internet we had already processed more than a hundred claims, communicated directly with many clients, and provided multiple email and web-based updates to all our clients.

Thursday September 1: Is it really only September 1st? Let's hope that is it for hurricanes for 2011. However, 2011 is forecast to be a highly active hurricane season, and September is the most active month of the hurricane season due to low wind shear and the warmest sea surface temperatures. But if another storm does come our way, we promise that before, during, and after the storm, we will stay focused on bringing our clients what we promise in our tagline – **A Sense of Calm, brought to you by Gowrie Group.**

Claims Summary as of September 6 (8 days later): So far, we have almost 250 reported claims. The claims span in magnitude from a few thousands to hundreds of thousands of dollars in damages. The most common claims so far are boat damage, reimbursement for boat haul out, flood claims, dock damage, property damage, food spoilage, and business interruption. More claims will be reported, we are only 8 days out...

Dawn M. Speros is Senior Yacht Insurance Consultant at Gowrie Group. She was raised in the Virgin Islands, and spent many years actively sailing in the Caribbean and Mediterranean. After delivering her own 57' yacht to the East Coast, she settled in Annapolis to raise her family, where she remained until 1999 working at a local insurance agency. Dawn has been active in the marine industry all her life, in yacht sales and service, charter management, new boat production and as a licensed insurance agent for the last 24 years. After two transatlantic deliveries she has first hand knowledge of what issues are of specific interest to the yachtsman. Dawn has extensive experience in boating and carries a 100 ton USCG license which further enables her to customize policies to suit her client's needs. She has dedicated her insurance career to building lasting relationships with both the clients she manages and the underwriters who insure them. After 12 years with Gowrie Group at corporate headquarters in CT she now resides in Newport, RI and works in the Gowrie Group office on lower Thames Street. Dawn is a member of several marine trades' organizations, is an affiliate member of the Yacht Brokers Association of America (YBAA), and has recently been appointed as the head of YBAA's Marine Insurance Task Force. **You can contact Dawn Speros at dawns@gowrie.com, p: 401-848-0200, or c: 203.645.2100.**

Gowrie Group provides insurance, benefits, and financial services to individuals and businesses throughout the US, and specializes in customized marine, business, home, auto, and boat insurance products and services. Gowrie's 100+ dedicated professionals are primarily located in the company's main offices in Westbrook CT, Darien CT, and Newport RI. For more information about Gowrie visit www.gowrie.com. For storm guidelines visit our Storm Center at www.gowrie.com/stormcenter .