




Hurricane CAT Claims Response On the Move

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The U.S. Atlantic hurricane season – the period between June 1 and November 30 – is now well underway. Storm outlook for this year was recently increased with predictions that 2017 seasonal activity would be above normal. Colorado State University researchers, a respected source for hurricane weather patterns, released its updated forecast in early July. The atmospheric scientists at CSU are predicting 15 named storms for this year’s season, with 8 being hurricanes and 3 being major hurricanes.

Hurricane Matthew made U.S landfall in the Southeast in October 2016. Insured losses from Hurricane Matthew reached \$2.5 billion with damages sustained primarily in North Carolina, South Carolina and Georgia. Charleston, SC took the brunt of the storm’s wrath, with 250,000 people evacuated from its historic downtown and surrounding coastal areas. Record tide levels, 6 foot storm surge and heavy rainfall that submerged homes, flooded streets and damaged harbor fronts continued for days. Ironshore dispatched a mobile catastrophe response RV to Charleston staffed by a team of specialists. Our goal was to interact with agents and insureds face-to-face to assess damage and provide claims assistance in the aftermath of the storm’s retreat.



Ironshore readiness was executed in partnership with its third-party administrator, Raphael & Associates. Raphael & Associates, a nationwide firm specialized in third-party administration, adjusting and catastrophe response, mobilized an oversized, fully outfitted and technologically equipped RV to downtown Charleston. In tracking the storm’s path, Raphael & Associates inventoried Ironshore policyholders with properties located in the storm’s path and potentially exposed within at-risk landfall zones. To capture the data, Raphael & Associates’ personnel sourced maps, spreadsheets and historical weather patterns to identify in-force homeowner policies sorted by county. Claims professionals, armed with relevant information following the storm’s landfall, notified area agents/brokers and policyholders as to where Ironshore’s mobile catastrophe RV would be stationed.

Our on the ground presence facilitated first-hand assessments of property damage by skilled adjustors and on-site experts offered an opportunity for insureds to secure timely claims assistance. Raphael & Associates deployed drone surveillance to capture images of otherwise inaccessible property damage, prompting temporary repair and remuneration. Ironshore's catastrophe claims team was authorized to issue advance payments to insured homeowners, providing immediate recourse and a level of comfort for homeowners to withstand the impact of the storm.



“We have the support of Ironshore claims management to make an initial assessment of the property damage and take necessary precautionary action. As Ironshore’s third-party administrator, we have explicit authorization to advance payments to the insured on the spot, if necessary, to cover any expenses related to emergency services relief for the homeowner,” stated Paul Lincoln, Executive Vice President of Raphael & Associates.

Timely, expert catastrophic response is driven by preparedness and a compassionate understanding of unexpected hardship; thereby undertaking necessary steps to return the homeowner to pre-loss lifestyle conditions as soon as reasonably possible. Hopefully, our insured homeowners and their families will not need to see a mobilized Ironshore catastrophe vehicle in their neighborhood any time soon.

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